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The Commonwealth of Massachusetts

COMMISSIONER OF BANKS

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QUARTERLY CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS CHAPTER 140 SECTION 114C

JUNE 30, 1994

William F. Weld
Governor

Thomas J. Curry
Acting Commissioner

Published by the Office of the Secretary of State
Michael J. Connolly, Secretary

$1.75

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF JUNE 30, 1994
(Sorted By APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
CRESCENT C U	BROCKTON	MA	508-559-5400	MC	7.50	F	25	$15.00	Y
NATICK METROWEST C U	NATICK	MA	800-843-5463	MC	8.90	F	25	$0.00	Y
OCEAN SPRAY EMPLOYEES FEDERAL C U	LAKEVILLE	MA	508-946-7327	VISA	9.00	F	25	$10.00	Y
STONEHAM MUNICIPAL EMPLOYEES C U	STONEHAM	MA	800-843-5463	VISA	9.00	F	25	$0.00	N
BAYBANK	BURLINGTON	MA	800-221-3393	MC GOLD PREMIUM	9.25	V	25	$45.00	Y
BAYBANK	BURLINGTON	MA	800-221-3393	VISA GOLD PREMIUM	9.25	V	25	$45.00	Y
BAYBANK, N. A.	BOSTON	MA	800-221-3393	VISA GOLD PREMIUM	9.25	V	25	$45.00	Y
BAYBANK, N. A.	BOSTON	MA	800-221-3393	MC GOLD PREMIUM	9.25	V	25	$45.00	Y
BROTHERHOOD C U	LYNN	MA	617-598-5555	VISA	9.40	F	25	$10.00	Y
BROTHERHOOD C U	LYNN	MA	617-598-5555	MC	9.40	F	25	$10.00	Y
ST. JEAN'S C U	LYNN	MA	617-592-5420	VISA	9.50	F	25	$10.00	Y
ST. JEAN'S C U	LYNN	MA	617-592-5420	MC	9.50	F	25	$10.00	Y
TELEPHONE WORKERS' C U	BOSTON	MA	617-439-6500	VISA	9.50	F	25	$0.00	N
GREYLOCK CREDIT UNION	PITTSFIELD	MA	800-654-7728	VISA CLASSIC	9.75	F	25	$0.00	Y
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	800-843-5463	VISA	9.90	F	25	$15.00	N
M.I.T. EMPLOYEES FEDERAL C U	CAMBRIDGE	MA	617-253-8472	VISA	9.90	F	25	$0.00	Y
QUINCY MUNICIPAL C U	QUINCY	MA	800-654-7728	MC	9.90	V	30	$0.00	Y
SHARON C U	SHARON	MA	617-784-7725	VISA	9.90	V	25	$15.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	9.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	9.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	9.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	9.90	V	25	$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC GOLD	9.90	F	25	$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC	9.90	F	25	$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA	9.90	F	25	$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA GOLD	9.90	F	25	$25.00	Y
WESTERN MASS TELEPHONE WORKERS C U	SPRINGFIELD	MA	413-739-6961	VISA	9.90	F	25	$0.00	Y
UNIVERSITY C U	BOSTON	MA	800-654-7728	MC	9.95	F	25	$10.00	N
FILENE C U	BOSTON	MA	800-654-7728	VISA	9.99	F	30	$15.00	Y
CARMEL C U	CHELSEA	MA	617-884-3396	MC	10.00	V	25	$10.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA	10.15	V	25	$29.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	10.25	V	25	$45.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
SAUGUS FEDERAL C U	SAUGUS	MA	800-843-5463	MC	10.50	V	25	$12.00	N
ST. MICHAELS-FALL RIVER C U	FALL RIVER	MA	800-843-5463	VISA	10.75	F	25	$15.00	N
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	508-481-7900	MC	10.90	F	25	$0.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	10.90	F	25	$15.00	Y
METHUEN MUNICIPAL EMPLOYEES C U	METHUEN	MA	800-843-5463	VISA	10.90	F	25	$0.00	N
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA SECURED	10.90	F	25	$0.00	Y
TEWKSBURY MUNICIPAL EMPLOYEES C U	TEWKSBURY	MA	800-634-0612	MC	10.90	F	25	$15.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	800-423-7503	VISA GOLD	10.92	V	25	$0.00	N
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	800-423-7503	MC BASIC	10.92	V	25	$0.00	N
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	800-423-7503	VISA CLASSIC	10.92	V	25	$0.00	N
FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	800-654-7728	VISA CLASSIC	10.99	F	25	$25.00	Y
LUSO AMERICAN C U	PEABODY	MA	800-654-7728	VISA	11.00	F	25	$0.00	Y
PLYMOUTH COUNTY TEACHERS FEDERAL C U	W. WAREHAM	MA	800-843-5463	VISA	11.00	F	30	$10.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC UNION PRIVILEGE	11.26	V	0	$0.00	Y
TAUNTON FEDERAL C U	RAYNHAM	MA	508-824-6466	VISA	11.50	F	25	$0.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	508-535-6991	VISA	11.50	F	25	$15.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC GOLFER'S CLASSIC	11.65	V	0	$0.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC TENNIS ADVANTAGE	11.65	V	0	$0.00	Y
BALFOUR FEDERAL C U (14J)	ATTLEBORO	MA	800-843-5463	VISA	11.90	F	30	$15.00	N
HANSCOM FEDERAL C U	HANSCOM AFB	MA	617-274-6335	VISA	11.90	F	25	$15.00	Y
MALDEN TEACHERS C U	MALDEN	MA	800-843-5463	VISA	11.90	F	25	$15.00	Y
S & W FEDERAL C U	BOSTON	MA	617-589-5830	VISA	11.90	F	25	$15.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	11.90	V	25	$29.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	11.90	V	25	$29.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	11.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	11.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	11.90	V	25	$29.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	11.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	11.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	11.90	V	25	$29.00	Y
T I FEDERAL C U	ATTLEBORO	MA	800-325-8428	VISA	11.90	F	25	$0.00	Y
UMASS/5 COLLEGE FEDERAL C U	AMHERST	MA	800-843-5463	VISA	11.90	F	25	$0.00	Y

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WEST SPRINGFIELD MUNICIPAL EMPLOYEES C U	WEST SPRINGFIELD	MA	413-733-6108	VISA	11.90	F	25	$0.00	Y
FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	800-654-7728	VISA GOLD	11.99	F	25	$15.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	800-654-7728	MC	11.99	F	25	$15.00	Y
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-4185	VISA	11.99	F	25	$15.00	Y
WESTPORT FEDERAL C U	WESTPORT	MA	800-843-5462	VISA	11.99	F	25	$15.00	N
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA PRIME GROUP	12.00	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CENTURY	12.00	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA WOR PUB SCH	12.00	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA INSURANCE	12.00	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC PRIME GROUP	12.00	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CENTURY	12.00	V	25	$0.00	Y
MASS MUTUAL EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA	12.00	F	25	$0.00	Y
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA GOLD	12.00	F	25	$10.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA CLASSIC	12.00	F	25	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLAS NEW CLAS TRIPLE RATE	12.15	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	12.15	V	25	$17.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD	12.15	V	25	$27.00	Y
CHADWICK FEDERAL C U	NORWOOD	MA	617-255-4358	VISA	12.50	F	25	$12.00	Y
GFA FEDERAL C U	GARDNER	MA	508-632-2542	VISA	12.50	V	25	$12.00	Y
HOUGHTON MIFFLIN EMPLOYEES FED C U	BURLINGTON	MA	800-843-5463	VISA	12.50	F	25	$0.00	Y
NESC FEDERAL C U	ANDOVER	MA	800-843-5463	VISA	12.50	F	25	$15.00	N
SHREWSBURY MUNICIPAL EMPLOYEES C U	SHREWSBURY	MA	508-843-5463	VISA CLASSIC	12.50	F	25	$12.00	Y
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	MC GOLD	12.50	V	25	$0.00	N
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	MC	12.50	V	25	$0.00	N
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	VISA	12.50	V	25	$0.00	N
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	VISA GOLD	12.50	V	25	$0.00	N
WELLESLEY MUNICIPAL EMPLOYEES C U	WELLESLEY	MA	800-843-5463	VISA	12.50	F	25	$0.00	Y
WORCESTER CENTRAL FEDERAL C U	SHREWSBURY	MA	800-527-1017	VISA	12.50	F	25	$15.00	Y
W-G C U	WORCESTER	MA	800-843-5463	MC	12.50	F	25	$15.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-237-6211	VISA	12.60	F	25	$10.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-237-6211	MC	12.60	F	25	$10.00	Y
WEMELCO C U	W. SPRINGFIELD	MA	800-654-7728	MC	12.60	F	25	$0.00	Y

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ALDENVILLE C U	CHICOPEE	MA	800-654-7728	VISA	12.75	V	25	$15.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC	12.75	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CLASSIC	12.75	F	25	$0.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	508-658-5600	VISA	12.90	F	25	$12.00	Y
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-843-5463	VISA	12.90	F	25	$0.00	Y
BOSTON POST OFFICE EMP C U	BOSTON	MA	800-654-7728	VISA	12.90	F	25	$12.00	Y
BOSTON POST OFFICE EMP C U	BOSTON	MA	800-654-7728	MC	12.90	F	25	$12.00	Y
CENTRAL MA TELEPHONE WKRS C U	WORCESTER	MA	800-654-7728	VISA	12.90	F	25	$0.00	N
FITCHBURG MUNICIPAL EMP C U	FITCHBURG	MA	508-342-1827	VISA	12.90	F	30	$0.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	MC	12.90	F	25	$15.00	Y
ITEK EMPLOYEES C U	LEXINGTON	MA	800-843-5463	MC	12.90	F	25	$0.00	Y
LAWRENCE FIREFIGHTERS FEDERAL C U	LAWRENCE	MA	800-843-5463	VISA	12.90	F	25	$0.00	Y
LOUISE E. MILLS C U	MERRIMAC	MA	800-843-5463	VISA	12.90	F	25	$15.00	Y
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA	12.90	F	25	$15.00	Y
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA SECURED	12.90	F	25	$30.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC GOLD	12.90	V	25	$25.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	VISA	12.90	F	25	$10.00	Y
ROCKLAND FEDERAL C U	ROCKLAND	MA	617-878-0232	VISA	12.90	F	25	$9.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	12.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	12.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	12.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	12.90	V	25	$0.00	Y
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC	12.90	F	25	$0.00	Y
UNITED INDUSTRIAL C U	BOSTON	MA	800-654-7728	MC	12.90	F	25	$25.00	Y
WORKERS' C U	FITCHBURG	MA	800-221-4020	VISA	12.90	F	25	$0.00	Y
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	800-654-7728	VISA	12.95	F	25	$15.00	Y
WOBURN MUNICIPAL EMPLOYEES C U	WOBURN	MA	617-933-2600	VISA	12.95	F	25	$0.00	Y
BRAINTREE COOPERATIVE BANK	BRAINTREE	MA	800-237-6211	MC	12.96	F	25	$20.00	Y
BRAINTREE COOPERATIVE BANK	BRAINTREE	MA	800-237-6211	VISA	12.96	F	25	$20.00	Y
ANDOVER FEDERAL C U	ANDOVER	MA	800-843-5463	VISA	12.99	F	25	$15.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	VISA CL. CONS EDGE DUAL RATE	13.15	V	0	$0.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC CL. CONS EDGE DUAL RATE	13.15	V	0	$0.00	Y

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OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	13.15	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	13.15	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	13.15	V	25	$17.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA GOLD	13.25	V	25	$35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA BUSINESS	13.25	V	25	$35.00	Y
INDUSTRIAL C U	BOSTON	MA	617-742-1616	VISA	13.25	V	25	$10.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD IMAGE SOFT	13.25	V	25	$0.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC	13.40	V	25	$15.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
NORWEST/PIONEER FINANCIAL, A COOP BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
NORWEST/PIONEER FINANCIAL, A COOP BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
NORWEST/STERLING BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
NORWEST/STERLING BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	508-493-6735	VISA GOLD	13.50	V	25	$25.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA CLASSIC	13.50	V	25	$15.00	Y
HINGHAM FEDERAL C U	HINGHAM	MA	800-843-5463	VISA	13.50	F	25	$15.00	Y
WINTHROP C U	WINTHROP	MA	800-843-5463	VISA	13.50	F	25	$0.00	Y
BAYBANK	BURLINGTON	MA	800-221-3393	VISA GOLD	13.65	V	25	$30.00	Y
BAYBANK	BURLINGTON	MA	800-221-3393	MC GOLD	13.65	V	25	$30.00	Y
BAYBANK, N. A.	BOSTON	MA	800-221-3393	MC GOLD	13.65	V	25	$30.00	Y
BAYBANK, N. A.	BOSTON	MA	800-221-3393	VISA GOLD	13.65	V	25	$30.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	13.65	V	25	$36.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	13.65	V	25	$24.00	Y

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BANK OF CANTON	CANTON	MA	617-828-5626	MC	13.68	F	25	$25.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	VISA	13.68	F	25	$25.00	Y
BROCKTON C U	BROCKTON	MA	508-586-2080	MC	13.75	F	25	$0.00	Y
BROCKTON C U	BROCKTON	MA	508-586-2080	VISA	13.75	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ELMHURST COL	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	13.80	F	25	$18.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	13.80	F	25	$18.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD VEG. TIMES	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ISIM	13.80	F	25	$0.00	Y
BOSTON EDISON EMP CU	BOSTON	MA	800-621-7728	MC	13.90	F	25	$15.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC GOLD	13.90	V	25	$25.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	VISA	13.90	V	25	$25.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-634-5452	MC GOLD	13.90	V	25	$45.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-634-5452	VISA	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-634-5452	MC	13.90	V	25	$35.00	Y
HOLY FAMILY HOSPITAL EMPLOYEES FED C U	METHUEN	MA	800-843-5463	VISA	13.90	F	25	$15.00	Y
I-C C U	FITCHBURG	MA	508-343-3725	VISA	13.90	F	25	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	13.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	13.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	13.90	F	30	$15.00	Y
LYNN POSTAL DISTRICT EMPLOYEES C U	LYNN	MA	800-654-7728	VISA	13.90	F	30	$0.00	Y
MERRIMACK VALLEY FEDERAL C U	N. ANDOVER	MA	800-356-0067	VISA CLASSIC	13.90	F	25	$12.00	Y
MFC FEDERAL C U	TURNERS FALLS	MA	800-843-5463	VISA	13.90	F	26	$15.00	Y
MILLBURY C U	MILLBURY	MA	800-556-5678	VISA	13.90	F	30	$20.00	Y
MILLBURY C U	MILLBURY	MA	800-556-5678	MC	13.90	F	30	$20.00	Y
NEW ENGLAND TEAMSTERS FEDERAL C U	ARLINGTON	MA	800-843-5463	VISA	13.90	F	25	$0.00	N
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	813-571-2200	MC	13.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER. VET.	13.90	F	25	$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA	13.90	F	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	13.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	13.90	V	25	$18.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	13.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	13.90	V	25	$18.00	Y
SOUTHERN MASS TELEPHONE WORKERS C U	FAIRHAVEN	MA	508-994-9971	MC	13.90	F	25	$0.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	MC GOLD	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	MC CLASSIC	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	VISA GOLD	13.90	V	25	$15.00	Y
MERCANTILE BANK & TRUST COMPANY	BOSTON	MA	617-247-2800	MC GOLD	13.92	F	25	$40.00	N
MERCANTILE BANK & TRUST COMPANY	BOSTON	MA	617-247-2800	VISA GOLD	13.92	F	25	$40.00	N
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	VISA GLD CONS EDGE DUAL RATE	14.15	V	0	$0.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE DUAL RATE	14.15	V	0	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	MC	14.15	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	VISA GOLD	14.15	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	MC GOLD	14.15	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	VISA	14.15	V	25	$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	VISA	14.15	V	25	$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	MC	14.15	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD STANDARD	14.15	V	25	$27.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	$15.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	MC	14.16	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD ELITE	14.20	V	25	$30.00	Y
AMERICAN EXPRESS/CENTURION BANK	WILMINGTON	DE	800-635-5955	OPTIMA	14.25	F	25	$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD AAA NY	14.25	V	25	$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD AAA NY	14.25	V	25	$25.00	Y
LEOMINSTER C U	LEOMINSTER	MA	508-537-8021	VISA	14.25	V	25	$20.00	Y
PLAN C U	BOSTON	MA	800-654-7728	MC	14.40	F	30	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA AAA REVOLVER	14.50	F	0	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA REVOLVER	14.50	F	0	$0.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	MC	14.50	F	25	$20.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.50	F	25	$20.00	N
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	VISA AMERICAN EQUINE ASSOC.	14.65	V	0	$0.00	Y
DIRECT FEDERAL C U	NEEDHAM HGTS.	MA	617-455-6500	VISA	14.65	V	25	$0.00	Y

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FLEET BANK - NH	NASHUA	NH	800-537-3777	MC BUSINESS	14.65	V	25	$40.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	14.65	V	30	$0.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	VISA GOLD	14.88	F	25	$30.00	Y
WORCESTER COUNTY INSTITUTION FOR SAVINGS	WORCESTER	MA	508-831-4141	VISA GOLD	14.88	V	25	$40.00	N
IAG FEDERAL C U	RYE	NY	800-554-6700	VISA	14.90	F	25	$0.00	Y
IAG FEDERAL C U	RYE	NY	800-554-6700	MC	14.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD MOWW	14.90	F	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD DUAL RATE	14.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD DUAL RATE	14.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA DUAL RATE	14.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC DUAL RATE	14.90	V	25	$18.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-666-6747	VISA	14.90	V	25	$25.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-666-6747	VISA GOLD	14.90	V	25	$40.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-666-6747	MC	14.90	V	25	$20.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-666-6747	MC GOLD	14.90	V	25	$40.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	14.95	V	0	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	14.95	V	0	$36.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC SHELL	15.00	V	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	15.00	V	25	$45.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC GOLD	15.00	V	25	$45.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD ELFUN	15.00	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD ELFUN	15.00	F	25	$0.00	Y
INDUSTRIAL C U	BOSTON	MA	617-742-1616	VISA SECURED	15.00	F	25	$25.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	VISA	15.00	V	25	$20.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC	15.00	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	MC	15.00	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA	15.00	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA	15.00	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC	15.00	V	25	$20.00	Y
NORWEST/PIONEER FINANCIAL, A COOP BANK	WEST DES MOINES	IA	800-247-8101	MC	15.00	V	25	$20.00	Y
NORWEST/PIONEER FINANCIAL, A COOP BANK	WEST DES MOINES	IA	800-247-8101	VISA	15.00	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA	15.00	V	25	$20.00	Y

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NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC	15.00	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA	15.00	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC	15.00	V	25	$20.00	Y
NORWEST/STERLING BANK	WEST DES MOINES	IA	800-247-8101	VISA	15.00	V	25	$20.00	Y
NORWEST/STERLING BANK	WEST DES MOINES	IA	800-247-8101	MC	15.00	V	25	$20.00	Y
BAYBANK	BURLINGTON	MA	800-221-3393	MC CLASSIC	15.15	V	25	$21.00	Y
BAYBANK	BURLINGTON	MA	800-221-3393	VISA CLASSIC	15.15	V	25	$21.00	Y
BAYBANK, N. A.	BOSTON	MA	800-221-3393	VISA CLASSIC	15.15	V	25	$21.00	Y
BAYBANK, N. A.	BOSTON	MA	800-221-3393	MC CLASSIC	15.15	V	25	$21.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD COMFED	15.15	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD COMFED	15.15	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC ENCORE	15.15	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD COMFED	15.15	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD COMFED	15.15	V	25	$30.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.15	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	15.15	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.15	V	30	$0.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC UNION PRIV. CORP.	15.16	V	25	$25.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA GOLD	15.25	V	25	$40.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC GOLD	15.25	V	25	$40.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NAT FNRL DIR	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD APPR. INST.	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NAQAP	15.60	F	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AIA	15.60	F	25	$27.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER MKTG	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AAA	15.60	F	25	$0.00	Y
WORCESTER COUNTY INSTITUTION FOR SAVINGS	WORCESTER	MA	508-831-4141	VISA CLASSIC	15.60	V	25	$20.00	N
CHASE MANHATTAN BK/BANK OF BOSTON	WILMINGTON	DE	800-441-7681	MC GOLD	15.65	V	30	$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA BUSINESS	15.65	V	25	$45.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA CLASSIC	15.65	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA CLASSIC DUAL	15.65	V	25	$30.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC DUAL	15.65	V	25	$30.00	Y

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FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC	15.65	V	25	$20.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER/PVT ISSUE	15.65	V	25	$40.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER	15.65	V	25	$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	15.65	V	25	$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	15.65	V	25	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	15.65	V	30	$15.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC GOLD	15.90	V	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	15.90	V	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC	15.90	V	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA	15.90	V	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	15.90	V	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	15.90	V	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA AAA	15.90	F	25	$15.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	MC/VISA DUAL ANN. FEE	15.90	F	0	$25.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA CLASSIC	15.90	F	25	$20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	MC	15.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	15.90	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	15.90	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC GOLD	15.90	V	25	$0.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC	15.90	V	25	$0.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	VISA	15.90	V	25	$0.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y

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COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA GOLD	15.90	V	25	$36.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	15.90	V	25	$36.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA UNITY/BASS	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA CLASSIC	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC UNITY/BASS	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA GOLD	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA PREMIER	15.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED STUDENT	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF. STUDENT	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	15.90	V	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	15.90	V	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	VISA	15.90	V	25	$0.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	MC	15.90	V	25	$0.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD GOLDOME DUAL RATE	15.90	F	25	$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLAS. GOLDOME DUAL RATE	15.90	F	0	$20.00	Y
GLENDALE CO-OPERATIVE BANK	EVERETT	MA	800-944-2726	MC	15.90	F	25	$25.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	15.90	V	25	$20.00	Y

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GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	15.90	V	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	15.90	V	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	15.90	V	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90	V	30	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	15.90	V	30	$20.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	15.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	15.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	15.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	15.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	15.90	F	30	$15.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA	15.90	F	25	$0.00	Y
MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA	15.90	V	25	$20.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC GOLD	15.90	V	25	$40.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA GOLD	15.90	V	25	$40.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC	15.90	V	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y

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MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	15.90	V	25	$40.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-545-7899	VISA GOLD	15.90	V	25	$20.00	Y
NORTH EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
NORTH EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER MOWW1	15.90	F	25	$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC PREFERRED	15.90	V	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA PREFERRED	15.90	V	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
SAUGUS COOPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
SAUGUS COOPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	VISA	15.90	V	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	MC	15.90	V	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	MC GOLD	15.90	V	25	$40.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	VISA GOLD	15.90	V	25	$40.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y

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UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
UNITED INDUSTRIAL C U	BOSTON	MA	800-654-7728	VISA	15.90	F	25	$15.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	MC PREFERRED	15.90	V	25	$20.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	VISA PREFERRED	15.90	V	25	$20.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC	15.95	F	30	$24.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC BUSINESS	15.95	F	30	$30.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC GOLD	15.95	F	30	$48.00	N
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	VISA CLASSIC	15.96	F	25	$15.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	MC CLASSIC	15.96	F	25	$15.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	VISA	15.96	F	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	VISA	15.96	F	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	MC	15.96	F	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	MC	15.96	F	25	$20.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC	16.00	F	25	$20.00	Y
SAUGUS BANK & TRUST COMPANY	SAUGUS	MA	800-262-9323	MC	16.00	F	25	$12.00	N
ST. ANTHONY-NEW BEDFORD FEDERAL C U	NEW BEDFORD	MA	508-996-5492	VISA	16.00	F	25	$0.00	N
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC CONS EDGE 25 DUAL RATE	16.15	V	25	$0.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	VISA CONS EDGE 25 DUAL RATE	16.15	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CUC	16.15	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	16.15	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CCSB	16.15	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	16.15	V	25	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA CINN	16.15	V	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CCSB	16.15	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD GE REWARDS DUAL RAT	16.15	V	25	$40.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	16.15	V	25	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 2	16.15	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC PREF/BRENDLE'S	16.15	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REW. DUAL RATE	16.15	V	25	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC COMFED	16.15	V	25	$15.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC COMFED	16.15	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC COMFED	16.15	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD GE REWARDS	16.15	V	25	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA CINN	16.15	V	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VIS CLASSIC CCSB	16.15	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	16.15	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	16.15	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 2	16.15	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GOLDOME	16.15	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA NY	16.15	V	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA NY	16.15	V	0	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC PREFERRED	16.15	V	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA PREFERRED	16.15	V	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA GOLD	16.15	V	25	$40.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC GOLD	16.15	V	25	$40.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	MC	16.25	F	25	$20.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	VISA	16.25	F	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC SHELL	16.40	V	25	$20.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	VISA PREFERRED	16.40	V	25	$20.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-349-1475	MC	16.45	F	25	$21.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-349-1475	MC GOLD	16.45	F	25	$45.00	Y
FIRST NATL BANK CHICAGO HEIGHTS/USTRUST	CHICAGO HGTS.	IL	800-472-8469	MC GOLD	16.50	V	25	$40.00	Y
FIRST NATL BANK CHICAGO HEIGHTS/USTRUST	CHICAGO HGTS.	IL	800-472-8469	VISA GOLD	16.50	V	25	$20.00	Y
FIRST NATL BANK CHICAGO HEIGHTS/USTRUST	CHICAGO HGTS.	IL	800-472-8469	MC CLASSIC	16.50	V	25	$20.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	617-631-6000	MC	16.50	F	25	$18.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	MC	16.50	V	25	$20.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	VISA	16.50	V	25	$20.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA GOLD	16.65	V	30	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC GOLD	16.65	V	30	$0.00	Y
CHASE MANHATTAN BK/BANK OF BOSTON	WILMINGTON	DE	800-441-7681	VISA	16.65	V	30	$0.00	Y
CHASE MANHATTAN BK/BANK OF BOSTON	WILMINGTON	DE	800-441-7681	MC	16.65	V	30	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC STUDENT	16.65	V	25	$0.00	Y

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J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	16.65	V	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.65	V	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.65	V	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.65	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	16.65	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.65	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	16.65	V	30	$0.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	800-624-5795	MC	16.80	F	25	$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	800-624-5795	VISA	16.80	F	25	$20.00	Y
CENTURY BANK & TRUST COMPANY	MEDFORD	MA	617-393-4697	MC	16.80	F	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC GOLD	16.80	F	25	$40.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	16.80	F	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GLD BK ONE 1 DUAL RATE	16.80	F	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD BK ONE 2 DUAL RATE	16.80	F	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD LEUMI	16.80	F	25	$45.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD BK ONE 2 DUAL RATE	16.80	F	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GLD BK ONE 1 DUAL RATE	16.80	F	25	$30.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-545-1755	MC GOLD	16.80	V	25	$25.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA GOLD	16.90	F	25	$36.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	16.90	F	25	$36.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	16.90	F	25	$20.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	16.90	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC COMFED	16.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC COMFED	16.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	16.90	F	0	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	16.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	16.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	16.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.90	F	30	$15.00	Y

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OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC STUDENT	16.90	F	25	$10.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL ELMHURST COL	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL NAT FNRL DIR	16.90	F	25	$0.00	Y
PACIFIC NATIONAL BANK OF NANTUCKET	NANTUCKET	MA	800-944-2726	VISA	16.90	F	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA PREFERRED	16.90	F	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC GOLD	16.90	F	25	$40.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC PREFERRED	16.90	F	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA GOLD	16.90	F	25	$40.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-666-6747	VISA GOLD	16.90	F	25	$40.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-666-6747	MC	16.90	F	25	$20.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-666-6747	VISA	16.90	F	25	$20.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-666-6747	MC GOLD	16.90	F	25	$40.00	Y
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC	16.92	F	25	$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC GOLD	16.92	F	25	$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA	16.92	F	25	$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA GOLD	16.92	F	25	$25.00	N
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC	16.95	V	0	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	16.95	V	0	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	16.95	V	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	16.95	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IHRA DUAL RATE	17.05	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IWC DUAL RATE	17.05	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IHRA DUAL RATE	17.05	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CL. HIT OR MISS DUAL R	17.05	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IWC DUAL RATE	17.05	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CL. HIT OR MISS DUAL R	17.05	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC RADIO DUAL RATE	17.05	V	25	$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	17.15	V	25	$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREFERRED	17.15	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD BANK ONE 2	17.15	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD BANK ONE 2	17.15	V	25	$30.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	17.15	V	25	$40.00	Y

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MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	17.15	V	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	17.15	V	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	17.15	V	25	$40.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	VISA GOLD	17.15	V	25	$40.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	MC GOLD	17.15	V	25	$40.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	MC PREFERRED	17.15	V	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	VISA	17.40	V	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC	17.40	V	25	$20.00	Y
NEW ERA BANK	SOMERSET	NJ	908-937-4600	VISA SECURED	17.50	F	0	$30.00	Y
NEW ERA BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	F	0	$30.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA	17.65	V	30	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	17.65	V	30	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC EMPLOYEE	17.65	V	25	$0.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC	17.80	F	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	VISA	17.80	F	25	$20.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-545-1755	VISA	17.80	V	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	17.90	F	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	17.90	F	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	17.90	F	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	17.90	F	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA	17.90	F	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC	17.90	F	25	$20.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	MC	17.90	F	25	$20.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	MC GOLD	17.90	F	25	$40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	VISA GOLD	17.90	F	25	$40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	VISA	17.90	F	25	$20.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD AAA CINN	17.90	F	25	$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA CINN	17.90	F	25	$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA CINN	17.90	F	25	$12.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	F	30	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL AMER MKTG	17.90	F	25	$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA GOLD	17.90	F	25	$36.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA	17.90	F	25	$20.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	VISA GOLD	17.90	F	25	$36.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	MC GOLD	17.90	F	25	$36.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	MC PREFERRED	17.90	F	25	$20.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	VISA PREFERRED	17.90	F	25	$20.00	Y
BROADWAY NATIONAL BANK OF CHELSEA	CHELSEA	MA	617-884-2650	MC	18.00	F	25	$20.00	N
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.00	F	25	$20.00	Y
FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	508-356-3700	MC	18.00	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	18.00	F	25	$20.00	Y
MARTHA'S VINEYARD NATIONAL BANK	VINEYARD HAVEN	MA	800-944-2726	MC	18.00	F	25	$25.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT	MA	508-546-3411	MC	18.00	F	25	$0.00	N

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GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CUC	18.10	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC CUC	18.10	V	25	$15.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-238-2938	VISA	18.15	V	0	$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC PREF/BRENDLE'S	18.15	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA NY	18.15	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC STUDENT CARD	18.15	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD BANK ONE 1	18.15	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA NY	18.15	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	18.15	V	25	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	18.15	V	25	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD BANK ONE 1	18.15	V	25	$30.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	18.50	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	18.50	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	18.50	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	18.50	F	30	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-634-5452	MC	18.60	F	25	$18.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-634-5452	VISA	18.60	F	25	$18.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC COMFED	18.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC FLAGSHIP RESOL.	18.65	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IWC	18.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC FLAGSHIP RESOL.	18.65	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IWC	18.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC COMFED	18.65	V	25	$0.00	Y
BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC	18.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	18.90	F	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA	18.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC GOLD	18.90	F	25	$40.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C	PITTSFIELD	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y

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BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED STUDENT	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF. STUDENT	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC BUSINESS	18.90	F	25	$50.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	18.90	F	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
FLORENCE SAVINGS BANK (14C)	FLORENCE	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
FLORENCE SAVINGS BANK (14C)	FLORENCE	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	18.90	F	30	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	18.90	F	30	$40.00	Y

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HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	18.90	F	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	18.90	F	30	$20.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	18.90	F	25	$20.00	Y
MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA GOLD	18.90	F	25	$40.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA	18.90	F	25	$20.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC	18.90	F	25	$20.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC GOLD	18.90	F	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y

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NORTH EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
NORTH EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC PREFERRED	18.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	VISA NO FEE	18.96	F	25	$0.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	MC NO FEE	18.96	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	19.15	V	25	$0.00	N
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.50	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.50	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	$0.00	Y
KEY FEDERAL SAVINGS BANK	HARVE DE GRACE	MD	617-356-7080	VISA INS. AGENCY	19.50	F	31	$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	19.65	V	25	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC PREF/BRENDLE'S	19.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD GE REWARDS	19.65	V	25	$40.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD GE REWARDS	19.65	V	25	$40.00	N
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-238-2938	MC GTE	19.80	F	25	$0.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	19.80	F	0	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	19.80	F	0	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC	19.80	F	0	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	19.80	F	0	$36.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	19.80	F	25	$20.00	Y

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EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA NY	19.80	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD DOLLAR DRY DOCK	19.80	F	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD DOLLAR DRY DOCK	19.80	F	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC LEUMI	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA NY	19.80	F	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GOLDOME	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AMES	19.80	F	25	$10.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AMES	19.80	F	25	$10.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC LEUMI	19.80		25	$20.00	Y
PEOPLE'S SAVINGS BANK-BROCKTON	BROCKTON	MA	800-874-2100	MC/VISA DUAL CARD	19.80	F	25	$20.00	Y
PEOPLE'S SAVINGS BANK-BROCKTON	BROCKTON	MA	800-874-2100	MC/VISA DUAL CARD	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC COMFED	20.55	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA CINN	20.55	V	25	$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IWC	20.55	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IWC	20.55	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA CINN	20.55	V	25	$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA	20.55	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 2	20.80	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	20.80	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 2	20.80	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	20.80	F	25	$15.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	VISA DUAL RATE	21.00	F	25	$39.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	MC DUAL RATE	21.00	F	25	$39.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	21.15	F	30	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC ENCORE	21.20	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC CCSB	21.20	V	25	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	21.50	F	30	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	21.50	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	21.50	F	30	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	21.50	F	30	$0.00	Y

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J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	23.15	F	30	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CCSB	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 2	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC CCSB	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD DOLLAR DRY DOCK	23.20	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 2	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	23.20	V	0	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CUC	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC ENCORE	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GOLDOME	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC LEUMI	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AMES	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC LEUMI	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD DOLLAR DRY DOCK	23.20	V	25	$40.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-238-2938	VISA CAREER IMAGES	23.90	F	0	$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	24.00	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	24.00	F	25	$15.00	Y

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AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	AMRE	13.95	F	25	$0.00	Y
FARM PLAN CORPORATION	MADISON	WI	800-356-9033	FARM PLAN	14.65	V	25	$0.00	N
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NEW PRO	15.90	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	VALLEY WINDOWS & SIDING	15.90	F	25	$0.00	Y
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS HOME IMP.	15.90	F	30	$0.00	N
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NASSAU FURNITURE	17.90	F	25	$0.00	Y
ANN TAYLOR	NEW HAVEN	CT	800-999-4554	ANN TAYLOR	18.00	F	27	$0.00	N
BENEFICIAL MASSACHUSETTS, INC.	PEAPACK	NJ	908-781-3305	BENCHARGE	18.00	F	25	$0.00	N
CITGO PETROLEUM CORPORATION	TULSA	OK	800-756-2484	CITGO PLUS	18.00	F	25	$0.00	N
CITICORP RETAIL SERVICES	MELVILLE	NY	516-673-2437	BRADLEES	18.00	F	28	$0.00	N
CONOCO, INC.	PONCA CITY	OK	405-767-5111	CONOCO	18.00	F	25	$0.00	N
CWT SPECIALTY STORES, INC.	S. ATTLEBORO	MA	508-399-6020	CHERRY & WEBB	18.00	F	25	$0.00	Y
EMPIRE CLOTHING COMPANY	GLOUCESTER	MA	508-283-3213	EMPIRE	18.00	F	28	$0.00	N
GANTOS, INC.	GRAND RAPIDS	MI	616-949-7000	GANTOS	18.00	F	30	$0.00	N
GE CAPITAL CORPORATION/EXXON CO. USA	STAMFORD	CT	800-344-4355	EXXON BUSINESS	18.00	F	27	$0.00	N
GULF OIL LIMITED PARTNERSHIP	CHELSEA	MA	800-644-GULF	PROPRIETARY GULF CARD	18.00	F	25	$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE MARINE FIN.	18.00	V	26	$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE CR.REV.PLAN	18.00	V	26	$0.00	N
J. C. PENNEY COMPANY, INC.	PLANO	TX	800-542-0800	JC PENNEY	18.00	F	25	$0.00	N
MOBIL OIL CREDIT CORPORATION	LENEXA	KS	913-752-7000	MOBIL	18.00	F	25	$0.00	N
MOBIL OIL CREDIT CORPORATION	LENEXA	KS	913-752-7000	MOBIL PLUS	18.00	F	25	$20.00	N
MONOGRAM CREDIT CARD BANK OF GEORGIA	STANIFORD	CT	800-344-4355	EXXON	18.00	F	27	$0.00	N
NEIMAN MARCUS	DALLAS	TX	214-761-2699	NEIMAN MARCUS	18.00	F	30	$0.00	Y
PIER 1 IMPORTS (USA), INC.	FORT WORTH	TX	800-767-3662	PIER 1 IMPORTS	18.00	V	25	$0.00	N
PURITAN CLOTHING COMPANY	HYANNIS	MA	508-775-2400	PURITAN CLOTHING	18.00	F	30	$0.00	Y
ROMM & COMPANY, INC.	BROCKTON	MA	508-587-2533	ROMM & CO.	18.00	F	25	$0.00	N
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS	18.00	F	30	$0.00	Y
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS PLUS	18.00	F	30	$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL SELECT	18.00	F	25	$20.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL FLEET	18.00	F	25	$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL	18.00	F	25	$0.00	Y
SUN COMPANY, INC. (R&M)	TULSA	OK	800-331-3350	SUNOCO BLUE REG.	18.00	F	25	$0.00	N

QUARTERLY CHARGE CARD ISSUER'S REPORT
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(Sorted by APR in Ascending Order)

CHARGE CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
SUN COMPANY, INC. (R&M)	TULSA	OK	800-331-3350	SUNOCO PRESTIGE	18.00	F	25	$25.00	N
TALBOTS, (THE) INC.	HINGHAM	MA	800-225-8204	TALBOTS	18.00	F	30	$0.00	N
ZALE DELAWARE, INC.	IRVING	TX	214-580-5565	ZALE	18.00	F	30	$0.00	N
ZALE DELAWARE, INC.	IRVING	TX	214-580-5565	GORDON'S	18.00	F	30	$0.00	N
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	KINETICO	18.90	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	U.S. ELECTRONICS	18.96	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	REC. SPORTS & IMPORTS	18.96	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NO. AMERICAN VAN LINES	19.80	F	25	$0.00	Y
HURLEY STATE BANK/LECHMERE	SIOUX FALLS	SD	800-767-7887	LECHMERE	19.86	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MACY'S	21.60	F	26	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	I. MAGNIN	21.60	F	26	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	BULLOCK'S	21.60	F	26	$0.00	N
HURLEY STATE BANK/AMERICAN AIRLINES	SIOUX FALLS	SD	800-733-2654	AMERICAN AIRLINES	21.60	F	25	$0.00	N
HURLEY STATE BANK/BURBERRYS	SIOUX FALLS	SD	800-843-0291	BURBERRYS	21.60	F	25	$0.00	N
HURLEY STATE BANK/HELZBERG	SIOUX FALLS	SD	800-767-8035	HELZBERG	21.60	F	25	$0.00	Y
HURLEY STATE BANK/UNITED AIRLINES	SIOUX FALLS	SD	800-767-7574	UNITED AIRLINES	21.60	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	ROGERS JEWELERS	21.90	F	25	$0.00	Y
HURLEY STATE BANK/CATHERINE'S, INC.	SIOUX FALLS	SD	800-736-7101	CATHERINE'S, INC.	21.96	F	25	$0.00	Y
HURLEY STATE BANK/GOODYEAR	SIOUX FALLS	SD	800-767-1114	GOODYEAR	21.96	F	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALLS	SD	800-736-7100	PS PLUS SIZES	21.96	F	25	$0.00	Y
HURLEY STATE BANK/CANADIANS	SIOUX FALLS	SD	800-767-5560	CANADIANS	22.80	F	25	$0.00	N
HURLEY STATE BANK/KELLY SPRINGFIELD	SIOUX FALLS	SD	800-995-9646	KELLY SPRINGFIELD	22.80	F	25	$0.00	Y
HURLEY STATE BANK/PANTS PLACE	SIOUX FALLS	SD	800-767-5560	PANTS PLACE	22.80	F	25	$0.00	N
HURLEY STATE BANK/SCRIBBLES	SIOUX FALLS	SD	800-767-5560	SCRIBBLES	22.80	F	25	$0.00	N

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A.) **ABBREVIATIONS**

CARD NAME	:	"MC" = MASTERCARD; "V" = VISA
F/V	:	"F" = FIXED INTEREST RATE; "V" = VARIABLE INTEREST RATE
AD'L FEES	:	"Y" - ADDITIONAL FEES ARE CHARGED; "N" = ADDITIONAL FEES ARE NOT CHARGED

B.) **NUMBERS** IN PARENTHESES FOLLOWING CARD ISSUER'S NAME INDICATE BANK IS AN AGENT FOR ANOTHER BANK. KEY IS BELOW:

(1) HOUSEHOLD BANK, NA SALINAS, CA
(2) CHASE MANHATTAN BANK, WILMINGTON, DE
(3) NORWEST CARD SERVICES, DES MOINES, IA
(4) MELLON BANK, WILMINGTON, DE
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, IL
(14K) FIRST USA, WILMINGTON, DE
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) NATIONAL CITY BANK, COLUMBUS, OH
(14C) MBNA AMERICA, NEWARK, DE
(14E) MARYLAND BANK NA, BALTIMORE, MD
(14F) SUNAPOINT BANK, BEDFORD, NH
(14G) BANCOHIO NATIONAL BANK, COLUMBUS, OH
(14H) CORESTATES BANK OF DELAWARE, WILMINGTON, DE
(14J) BANKONE, COLUMBUS, OH

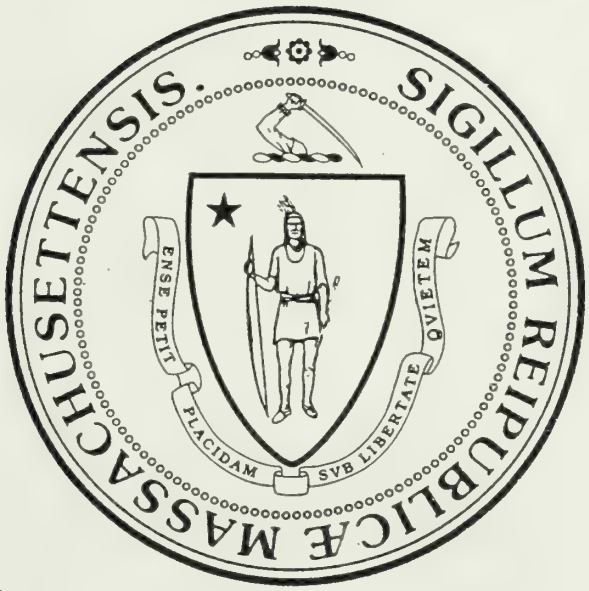
C.) BANK LISTED TO THE LEFT OF A **SLASHMARK** IS THE ISSUING BANK, BANK LISTED TO THE RIGHT OF THE SLASHMARK INDICATES AN AGENT BANK FOR THE ISSUING BANK.

D.) **INITIALS** FOLLOWING THE CARD NAME INDICATE AN AFFINITY GROUP. DETAILS SHOULD BE OBTAINED FROM THE CARD ISSUER.

E.) THIS REPORT CONTAINS INFORMATION SUBMITTED BY THE INDIVIDUAL CARD ISSUERS. THE **RATES** REPORTED ARE NOT INDEPENDENTLY VERIFIED AND MAY BE SUBJECT TO CHANGE AFTER THE REPORT DATE. YOU ARE ADVISED TO CONTACT AN ISSUER TO VERIFY RATES AND TERMS BEFORE APPLYING FOR A PARTICULAR CREDIT CARD.

The Commonwealth of Massachusetts

COMMISSIONER OF BANKS



QUARTERLY CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS CHAPTER 140 SECTION 114C

September 30,1994

GOVERNMENT DOCUMENTS COLLECTION

MAY 15 1995

University of Massachusetts Depository Copy

William F. Weld
Governor

Thomas J. Curry
Acting Commissioner

PUBLISHED BY:

WILLIAM FRANCIS GALVIN
SECRETARY OF THE COMMONWEALTH

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MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1994
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
CRESCENT C U	BROCKTON	MA	508-559-5400	MC	7.50	F	25	$15.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	7.75	V	25	$17.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD STANDARD	7.75	V	25	$27.00	Y
INDUSTRIAL C U	BOSTON	MA	617-742-1616	VISA	7.90	F	0	$0.00	Y
NATICK METROWEST C U	NATICK	MA	800-843-5463	MC	8.90	F	25	$0.00	Y
OCEAN SPRAY EMPLOYEES FEDERAL C U	LAKEVILLE	MA	508-946-7327	VISA	9.00	F	25	$10.00	Y
STONEHAM MUNICIPAL EMPLOYEES C U	STONEHAM	MA	800-843-5463	VISA	9.00	F	25	$0.00	N
BROTHERHOOD C U	LYNN	MA	617-598-5555	VISA	9.40	F	25	$10.00	Y
BROTHERHOOD C U	LYNN	MA	617-598-5555	MC	9.40	F	25	$10.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	9.40	V	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	9.40	V	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	9.40	V	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	9.40	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	9.40	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	9.40	V	30	$15.00	Y
ST. JEAN'S C U	LYNN	MA	617-592-5420	MC	9.50	F	25	$10.00	Y
ST. JEAN'S C U	LYNN	MA	617-592-5420	VISA	9.50	F	25	$10.00	Y
TELEPHONE WORKERS' C U	BOSTON	MA	617-439-6500	VISA	9.50	F	25	$0.00	N
ALDENVILLE C U	CHICOPEE	MA	800-654-7728	VISA	9.75	V	25	$0.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC GOLD PREMIUM	9.75	V	25	$45.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	VISA GOLD PREMIUM	9.75	V	25	$45.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC GOLD PREMIUM	9.75	V	25	$45.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA PREMIUM	9.75	V	25	$45.00	Y
GREYLOCK CREDIT UNION	PITTSFIELD	MA	800-654-7728	VISA CLASSIC	9.75	F	25	$0.00	Y
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	800-THE-LINE	VISA	9.90	F	25	$15.00	N
M.I.T. EMPLOYEES FEDERAL C U	CAMBRIDGE	MA	617-253-8472	VISA	9.90	F	25	$0.00	Y
QUINCY MUNICIPAL C U	QUINCY	MA	800-654-7728	MC	9.90	V	30	$0.00	Y
SHARON C U	SHARON	MA	617-784-7725	VISA	9.90	F	25	$15.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	9.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	9.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	9.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	9.90	V	25	$0.00	Y
UNITED INDUSTRIAL C U	BOSTON	MA	800-654-7728	VISA	9.90	F	25	$15.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
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AS OF SEPTEMBER 30, 1994
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
UNITED INDUSTRIAL C U	BOSTON	MA	800-654-7728	MC	9.90	F	25	$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA GOLD	9.90	F	25	$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA	9.90	F	25	$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC	9.90	F	25	$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC GOLD	9.90	F	25	$25.00	Y
WESTERN MASS TELEPHONE WORKERS C U	SPRINGFIELD	MA	413-739-6961	VISA	9.90	F	25	$0.00	Y
UNIVERSITY C U	BOSTON	MA	800-654-7728	MC	9.95	F	25	$10.00	N
FILENE C U	BOSTON	MA	800-654-7728	VISA	9.99	F	30	$15.00	Y
CARMEL C U	CHELSEA	MA	617-884-3396	MC	10.00	V	25	$10.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA	10.15	V	25	$29.00	Y
SAUGUS FEDERAL C U	SAUGUS	MA	800-843-5463	MC	10.50	V	25	$12.00	N
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	10.75	V	25	$45.00	Y
ST. MICHAELS-FALL RIVER C U	FALL RIVER	MA	800-843-5463	VISA	10.75	F	25	$15.00	N
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	508-481-7900	MC	10.90	F	25	$0.00	Y
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	508-481-7900	MC	10.90	F	25	$0.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	10.90	F	25	$15.00	Y
LOUISE E. MILLS C U	MERRIMAC	MA	800-843-5463	MC	10.90	F	25	$15.00	Y
METHUEN MUNICIPAL EMPLOYEES C U	METHUEN	MA	800-843-5463	VISA	10.90	F	25	$0.00	N
M.I.T FEDERAL C U	CAMBRIDGE	MA	617-253-VISA	VISA	10.90	F	25	$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA SECURED	10.90	F	25	$0.00	Y
TEWKSBURY MUNICIPAL EMPLOYEES C U	TEWKSBURY	MA	800-634-0612	MC	10.90	F	25	$15.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA CLASSIC	10.92	V	25	$0.00	N
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA GOLD	10.92	V	25	$0.00	N
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	MC BASIC	10.92	V	25	$0.00	N
LUSO AMERICAN C U	PEABODY	MA	508-531-5767	VISA	11.00	F	25	$0.00	Y
PLYMOUTH COUNTY TEACHERS FEDERAL C U	W. WAREHAM	MA	800-843-5463	VISA	11.00	F	30	$10.00	Y
AAL MEMBER C U, LANCE A TISCHAUSER	APPLETON	WI	800-654-7728	VISA	11.40	V	25	$12.00	Y
TAUNTON FEDERAL C U	RAYNHAM	MA	508-824-6466	VISA	11.50	F	25	$0.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	508-535-6991	VISA	11.50	F	25	$15.00	Y
BALFOUR FEDERAL C U (14J)	ATTLEBORO	MA	800-843-5463	VISA	11.90	F	30	$15.00	N
FEDERAL C U	ATTLEBORO	MA	800-843-5463	VISA	11.90	F	30	$0.00	N
HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-656-4328	VISA	11.90	F	25	$15.00	Y
MALDEN TEACHERS C U	MALDEN	MA	800-843-5463	VISA	11.90	F	25	$15.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
S & W FEDERAL C U	BOSTON	MA	617-589-5830	VISA	11.90	F	25	$15.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	11.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	11.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	11.90	V	25	$29.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	11.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	11.90	V	25	$29.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	11.90	V	25	$29.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	11.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	11.90	V	25	$29.00	Y
T I FEDERAL C U	ATTLEBORO	MA	800-325-8428	VISA	11.90	F	25	$0.00	Y
UMASS/5 COLLEGE FEDERAL C U	AMHERST	MA	800-843-5463	VISA	11.90	F	25	$0.00	Y
WEST SPRINGFIELD MUNICIPAL EMPLOYEES C U	WEST SPRINGFIELD	MA	413-733-6108	VISA	11.90	F	25	$0.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA	11.95	F	25	$0.00	Y
FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	800-654-7728	VISA GOLD	11.99	F	25	$25.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	800-654-7728	MC	11.99	F	25	$15.00	Y
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-4185	VISA	11.99	F	25	$15.00	Y
WESTPORT FEDERAL C U	WESTPORT	MA	800-843-5462	VISA	11.99	F	25	$15.00	N
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA WOR PUB SCH	12.00	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA INSURANCE	12.00	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA PRIME GROUP	12.00	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CENTURY	12.00	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CENTURY	12.00	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC PRIME GROUP	12.00	V	25	$0.00	Y
MASS MUTUAL EMPLOYEES C U	SPRINGFIELD	MA	800-556-5678	VISA	12.00	F	25	$0.00	Y
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA CLASSIC	12.00	F	25	$0.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA GOLD	12.00	F	25	$10.00	N
CHADWICK FEDERAL C U	NORWOOD	MA	617-255-4358	VISA	12.50	F	25	$12.00	Y
GFA FEDERAL C U	GARDNER	MA	508-632-2542	VISA	12.50	F	25	$12.00	Y
HOUGHTON MIFFLIN EMPLOYEES FED C U	BURLINGTON	MA	800-843-5463	VISA	12.50	F	25	$0.00	Y
NESC FEDERAL C U	ANDOVER	MA	800-843-5463	VISA	12.50	F	25	$15.00	N
SHREWSBURY MUNICIPAL EMPLOYEES C U	SHREWSBURY	MA	508-843-5463	VISA CLASSIC	12.50	F	25	$12.00	Y
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	VISA	12.50	V	25	$0.00	N
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	MC	12.50	V	25	$0.00	N

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1994
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	MC GOLD	12.50	V	25	$0.00	N
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	VISA GOLD	12.50	V	25	$0.00	N
WELLESLEY MUNICIPAL EMPLOYEES C U	WELLESLEY	MA	800-843-5463	VISA	12.50	F	25	$0.00	Y
WORCESTER CENTRAL FEDERAL C U	SHREWSBURY	MA	800-527-1017	VISA	12.50	F	25	$15.00	Y
W-G C U	WORCESTER	MA	800-843-5463	MC	12.50	F	25	$15.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-237-6211	MC	12.60	F	25	$10.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-237-6211	VISA	12.60	F	25	$10.00	Y
WEMELCO C U	W. SPRINGFIELD	MA	800-654-7728	MC	12.60	F	25	$0.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	VISA GLD CONS EDGE DUAL RATE	12.75	V	0	$0.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC UNION PRIVILEGE	12.75	V	0	$0.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE DUAL RATE	12.75	V	0	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CLASSIC	12.75	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC	12.75	V	25	$0.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	508-658-5600	VISA	12.90	F	25	$12.00	Y
BOSTON POST OFFICE EMPL CU	BOSTON	MA	617-482-3093	VISA	12.90	F	30	$12.00	Y
BOSTON POST OFFICE EMPL CU	BOSTON	MA	617-482-3093	MC	12.90	F	30	$12.00	Y
CENTRAL MA TELEPHONE WKRS C U	WORCESTER	MA	800-654-7728	VISA	12.90	F	25	$12.00	Y
FITCHBURG MUNICIPAL EMP C U	FITCHBURG	MA	508-342-1827	VISA	12.90	F	30	$0.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	MC	12.90	F	25	$15.00	Y
ITEK EMPLOYEES C U	LEXINGTON	MA	800-843-5463	MC	12.90	F	25	$0.00	Y
LAWRENCE FIREFIGHTERS FEDERAL C U	LAWRENCE	MA	800-843-5463	VISA	12.90	F	25	$0.00	Y
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA	12.90	V	25	$15.00	Y
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA SECURED	12.90	V	25	$30.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC GOLD	12.90	V	25	$25.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	VISA	12.90	F	25	$10.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD IMAGE SOFT	12.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	12.90	V	25	$0.00	Y
ROCKLAND FEDERAL C U	ROCKLAND	MA	617-878-0232	VISA	12.90	F	25	$9.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	12.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	12.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	12.90	V	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	12.90	V	25	$0.00	Y
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC	12.90	F	25	$0.00	Y

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WORKERS' C U	FITCHBURG	MA	800-221-4020	VISA	12.90	F	25	$0.00	Y
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	800-654-7728	VISA	12.95	F	25	$15.00	Y
WOBURN MUNICIPAL EMPLOYEES C U	WOBURN	MA	617-933-2600	VISA	12.95	F	25	$0.00	Y
BRAINTREE COOPERATIVE BANK	BRAINTREE	MA	800-237-6211	VISA	12.96	F	25	$20.00	Y
BRAINTREE COOPERATIVE BANK	BRAINTREE	MA	800-237-6211	MC	12.96	F	25	$20.00	Y
ANDOVER FEDERAL C U	ANDOVER	MA	800-843-5463	VISA	12.99	F	25	$15.00	Y
FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	800-654-7728	VISA CLASSIC	12.99	F	25	$15.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA BUSINESS	13.00	V	25	$35.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC TENNIS ADVANTAGE	13.15	V	0	$0.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC GOLFER'S CLASSIC	13.15	V	0	$0.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC	13.40	V	25	$15.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
NORWEST/PIONEER FINANCIAL, A COOP BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
NORWEST/PIONEER FINANCIAL, A COOP BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	13.40	V	25	$40.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	13.40	V	25	$40.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA CLASSIC	13.50	V	25	$15.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	508-493-6735	VISA GOLD	13.50	V	25	$25.00	Y
HINGHAM FEDERAL C U	HINGHAM	MA	800-843-5463	VISA	13.50	F	25	$15.00	Y
WINTHROP C U	WINTHROP	MA	800-843-5463	VISA	13.50	F	28	$0.00	N
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	VISA CL. CONS EDGE DUAL RATE	13.65	V	0	$0.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC CL. CONS EDGE DUAL RATE	13.65	V	0	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	13.65	V	25	$0.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	MC	13.68	F	25	$25.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	VISA	13.68	F	25	$25.00	Y
BROCKTON C U	BROCKTON	MA	508-586-2080	MC	13.75	F	25	$0.00	Y
BROCKTON C U	BROCKTON	MA	508-586-2080	VISA	13.75	F	25	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA GOLD	13.75	V	25	$35.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	800-624-5795	MC	13.80	F	25	$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	800-624-5795	VISA	13.80	F	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ELMHURST COL	13.80	F	25	$0.00	Y

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OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ISIM	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD VEG. TIMES	13.80	F	25	$0.00	Y
AAL MEMBER C U, LANCE A TISCHAUSER	APPLETON	WI	800-654-7728	MASTERCARD	13.90	V	25	$5.00	Y
BOSTON EDISON EMP CU	BOSTON	MA	800-621-7728	MC	13.90	F	25	$15.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	VISA	13.90	V	25	$25.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC	13.90	V	25	$25.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC GOLD	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	13.90	V	25	$25.00	Y
HOLY FAMILY HOSPITAL EMPLOYEES FED C U	METHUEN	MA	800-843-5463	VISA	13.90	F	25	$15.00	Y
I-C C U	FITCHBURG	MA	800-262-1001	VISA	13.90	F	25	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	13.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	13.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	13.90	F	30	$15.00	Y
LYNN POSTAL DISTRICT EMPLOYEES C U	LYNN	MA	800-654-7728	VISA	13.90	F	30	$0.00	Y
MERRIMACK VALLEY FEDERAL C U	N. ANDOVER	MA	800-356-0067	VISA CLASSIC	13.90	F	25	$12.00	Y
MFC FEDERAL C U	TURNERS FALLS	MA	800-843-5463	VISA	13.90	F	26	$15.00	Y
MILLBURY C U	MILLBURY	MA	800-654-7728	MC	13.90	F	30	$20.00	Y
MILLBURY C U	MILLBURY	MA	800-654-7728	VISA	13.90	F	30	$20.00	Y
NEW ENGLAND TEAMSTERS FEDERAL C U	ARLINGTON	MA	800-843-5463	VISA	13.90	F	25	$0.00	N
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	813-571-2200	MC	13.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER. VET.	13.90	F	25	$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA	13.90	F	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD	13.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA	13.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD	13.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC	13.90	V	25	$18.00	Y
SOUTHERN MASS TELEPHONE WORKERS C U	FAIRHAVEN	MA	800-654-7728	MC	13.90	F	25	$0.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	VISA GOLD	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	MC CLASSIC	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	MC GOLD	13.90	V	25	$15.00	Y

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MERCANTILE BANK & TRUST COMPANY	BOSTON	MA	617-247-2800	MC GOLD	13.92	F	25	$40.00	N
MERCANTILE BANK & TRUST COMPANY	BOSTON	MA	617-247-2800	VISA GOLD	13.92	F	25	$40.00	N
BAYBANK	DEDHAM	MA	800-221-3393	MC GOLD	14.15	V	25	$30.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	VISA GOLD	14.15	V	25	$30.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA GOLD	14.15	V	25	$30.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC GOLD	14.15	V	25	$30.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	MC	14.16	F	25	$15.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	$15.00	Y
AMERICAN EXPRESS/CENTURION BANK	WILMINGTON	DE	800-635-5955	OPTIMA	14.25	F	25	$25.00	Y
LEOMINSTER C U	LEOMINSTER	MA	508-537-8021	VISA	14.25	V	25	$20.00	Y
PLAN C U	BOSTON	MA	800-654-7728	MC	14.40	F	30	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA AAA REVOLVER	14.50	F	0	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA REVOLVER	14.50	F	0	$0.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	MC	14.50	F	25	$20.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.50	F	25	$20.00	N
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	MC	14.65	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	VISA	14.65	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	VISA GOLD	14.65	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	MC GOLD	14.65	V	25	$0.00	Y
DIRECT FEDERAL C U	NEEDHAM HGTS.	MA	617-455-6500	VISA	14.65	V	25	$0.00	Y
FLEET BANK - NH	NASHUA	NH	800-537-3777	MC BUSINESS	14.65	V	25	$40.00	Y
GREENFIELD CO-OPERATIVE BANK	GREENFIELD	MA	800-247-8101	MC GOLD	14.65	V	25	$40.00	Y
GREENFIELD CO-OPERATIVE BANK	GREENFIELD	MA	800-247-8101	VISA GOLD	14.65	V	25	$20.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	14.65	V	25	$36.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	14.65	V	25	$24.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	MC	14.65	V	25	$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	VISA	14.65	V	25	$0.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	14.65	V	25	$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	14.65	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC GOLD	14.65	V	25	$40.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA GOLD	14.65	V	25	$20.00	Y
NORWEST/STERLING BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	14.65	V	25	$20.00	Y
NORWEST/STERLING BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	14.65	V	25	$40.00	Y

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OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD	14.65	V	25	$0.00	Y
THE BANK OF BRAINTREE	BRAINTREE	MA	800-247-8101	VISA GOLD	14.65	V	25	$20.00	Y
THE BANK OF BRAINTREE	BRAINTREE	MA	800-247-8101	MC GOLD	14.65	V	25	$40.00	Y
THE SANDWICH CO-OPERATIVE BANK	SANDWICH	MA	800-247-8101	MC GOLD	14.65	V	25	$40.00	Y
THE SANDWICH CO-OPERATIVE BANK	SANDWICH	MA	800-247-8101	VISA GOLD	14.65	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD AAA NY	14.70	V	25	$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD AAA NY	14.70	V	25	$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD ELITE	14.70	V	25	$30.00	Y
BANK OF BOSTON	WORCESTER	MA	800-831-4141	VISA	14.88	V	25	$40.00	N
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	VISA GOLD	14.88	F	25	$30.00	Y
WORCESTER COUNTY INSTITUTION FOR SAVINGS	WORCESTER	MA	508-831-4141	VISA GOLD	14.88	V	25	$40.00	N
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-843-5463	VISA	14.90	F	25	$0.00	Y
IAG FEDERAL C U	RYE	NY	800-554-6700	MC	14.90	F	25	$0.00	N
IAG FEDERAL C U	RYE	NY	800-554-6700	VISA	14.90	F	25	$0.00	N
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	14.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD MOWW	14.90	F	25	$0.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC DUAL RATE	14.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	MC GOLD DUAL RATE	14.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA GOLD DUAL RATE	14.90	V	25	$18.00	Y
SIGNET BANK-VIRGINIA	GLEN ALLEN	VA	800-955-7070	VISA DUAL RATE	14.90	V	25	$18.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	14.95	V	0	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	14.95	V	0	$36.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD ELFUN	15.00	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD ELFUN	15.00	F	25	$0.00	Y
INDUSTRIAL C U	BOSTON	MA	617-742-1616	VISA SECURED	15.00	F	25	$25.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	VISA	15.00	V	25	$20.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC	15.00	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA	15.00	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	MC	15.00	V	25	$20.00	Y
NORWEST/PIONEER FINANCIAL, A COOP BANK	WEST DES MOINES	IA	800-247-8101	MC	15.00	V	25	$20.00	Y
NORWEST/PIONEER FINANCIAL, A COOP BANK	WEST DES MOINES	IA	800-247-8101	VISA	15.00	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA	15.00	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC	15.00	V	25	$20.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	VISA AMERICAN EQUINE ASSOC.	15.15	V	0	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	15.15	V	30	$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC GOLD	15.25	V	25	$40.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA GOLD	15.25	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLAS NEW CLAS TRIPLE RATE	15.50	V	25	$0.00	Y
BANK OF BOSTON	WORCESTER	MA	508-831-4141	VISA	15.60	V	25	$20.00	N
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AIA	15.60	F	25	$27.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER MKTG	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NAQAP	15.60	F	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD APPR. INST.	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AAA	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NAT FNRL DIR	15.60	F	25	$0.00	Y
WORCESTER COUNTY INSTITUTION FOR SAVINGS	WORCESTER	MA	508-831-4141	VISA CLASSIC	15.60	V	25	$20.00	N
BAYBANK	DEDHAM	MA	800-221-3393	MC CLASSIC	15.65	V	25	$21.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	VISA CLASSIC	15.65	V	25	$21.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA CLASSIC	15.65	V	25	$21.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC CLASSIC	15.65	V	25	$21.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA BUSINESS	15.65	V	25	$45.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA CLASSIC DUAL	15.65	V	25	$30.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA CLASSIC	15.65	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC	15.65	V	25	$20.00	Y
FIRST NH BANK6	MANCHESTER	NH	800-852-3719	MC CLASSIC DUAL	15.65	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD COMFED	15.65	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD COMFED	15.65	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD COMFED	15.65	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD COMFED	15.65	V	25	$30.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.65	V	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	15.65	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.65	V	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.65	F	30	$0.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	15.75	V	25	$45.00	Y

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CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC GOLD	15.75	V	25	$45.00	Y
FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	508-356-3700	MC	15.75	V	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA	15.90	V	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	15.90	V	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC GOLD	15.90	V	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC	15.90	V	25	$20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA CLASSIC	15.90	F	25	$20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA AAA	15.90	F	25	$15.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	MC/VISA DUAL ANN. FEE	15.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	15.90	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	15.90	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC	15.90	V	25	$0.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC GOLD	15.90	V	25	$0.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	VISA	15.90	V	25	$0.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA UNITY/BASS	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC UNITY/BASS	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA CLASSIC	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA GOLD	15.90	F	25	$35.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA PREMIER	15.90	F	25	$20.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	15.90	V	25	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	15.90	V	25	$40.00	Y

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FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	15.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF. STUDENT	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	15.90	V	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD GOLDOME DUAL RATE	15.90	F	25	$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLAS. GOLDOME DUAL RATE	15.90	F	0	$20.00	Y
GLENDALE CO-OPERATIVE BANK	EVERETT	MA	800-944-2726	MC	15.90	F	25	$25.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	15.90	V	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	15.90	V	25	$20.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	15.90	V	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90	V	30	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	15.90	V	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	15.90	V	30	$20.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	15.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	15.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	15.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	15.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	15.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	15.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	15.90	F	30	$0.00	Y

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MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA	15.90	V	25	$20.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA GOLD	15.90	V	25	$40.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC GOLD	15.90	V	25	$40.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC	15.90	V	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	15.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA4	800-635-0581	VISA	15.90	V	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	15.90	V	25	$40.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	15.90	V	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER MOWW1	15.90	F	25	$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA PREFERRED	15.90	V	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC PREFERRED	15.90	V	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
SAUGUS COOPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
SAUGUS COOPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC GOLD	15.90	F	25	$40.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	MC	15.90	V	25	$20.00	Y

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SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC GOLD	15.95	F	30	$48.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC BUSINESS	15.95	F	30	$30.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC	15.95	F	30	$24.00	N
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	MC CLASSIC	15.96	F	25	$15.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	VISA CLASSIC	15.96	F	25	$15.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	MC	15.96	F	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	VISA	15.96	F	25	$20.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC	16.00	F	25	$20.00	Y
SAUGUS BANK & TRUST COMPANY	SAUGUS	MA	800-262-9323	MC	16.00	F	25	$12.00	N
ST. ANTHONY-NEW BEDFORD FEDERAL C U	NEW BEDFORD	MA	508-996-5492	VISA	16.00	F	25	$0.00	N
CENTURY BANK & TRUST COMPANY	MEDFORD	MA	800-421-2110	MC	16.15	V	25	$20.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-635-0581	MC	16.15	V	25	$20.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-635-0581	VISA	16.15	V	25	$20.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-635-0581	VISA GOLD	16.15	V	25	$36.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA GOLD	16.15	V	25	$40.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA PREFERRED	16.15	V	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC GOLD	16.15	V	25	$40.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC SHELL	16.25	V	25	$20.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	VISA	16.25	F	25	$20.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	MC	16.25	F	25	$20.00	Y
GREENFIELD CO-OPERATIVE BANK	GREENFIELD	MA	800-247-8101	MC	16.25	V	25	$20.00	Y
GREENFIELD CO-OPERATIVE BANK	GREENFIELD	MA	800-247-8101	VISA	16.25	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA	16.25	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC	16.25	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC	16.25	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA	16.25	V	25	$20.00	Y
NORWEST/STERLING BANK	WEST DES MOINES	IA	800-247-8101	MC	16.25	V	25	$20.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
NORWEST/STERLING BANK	WEST DES MOINES	IA	800-247-8101	VISA	16.25	V	25	$20.00	Y
THE BANK OF BRAINTREE	BRAINTREE	MA	800-247-8101	MC	16.25	V	25	$20.00	Y
THE BANK OF BRAINTREE	BRAINTREE	MA	800-247-8101	VISA	16.25	V	25	$20.00	Y
THE SANDWICH CO-OPERATIVE BANK	SANDWICH	MA	800-247-8101	VISA	16.25	V	25	$20.00	Y
THE SANDWICH CO-OPERATIVE BANK	SANDWICH	MA	800-247-8101	MC	16.25	V	25	$20.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-349-1475	MC GOLD	16.45	F	25	$45.00	N
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-349-1475	MC	16.45	F	25	$21.00	N
FIRST NATL BANK CHICAGO HEIGHTS/USTRUST	CHICAGO HGTS.	IL	800-472-8469	MC CLASSIC	16.50	V	25	$20.00	Y
FIRST NATL BANK CHICAGO HEIGHTS/USTRUST	CHICAGO HGTS.	IL	800-472-8469	VISA GOLD	16.50	V	25	$20.00	Y
FIRST NATL BANK CHICAGO HEIGHTS/USTRUST	CHICAGO HGTS.	IL	800-472-8469	MC GOLD	16.50	V	25	$40.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	617-631-6000	MC	16.50	F	25	$18.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	MC	16.50	F	25	$20.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	VISA	16.50	F	25	$20.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	VISA CONS EDGE 25 DUAL RATE	16.65	V	25	$0.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC CONS EDGE 25 DUAL RATE	16.65	V	25	$0.00	Y
BANK OF NEW YORK,(THE)/DELAWARE	NEWARK	DE	800-942-1977	MC UNION PRIV. CORP.	16.65	V	25	$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA NY	16.65	V	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA NY	16.65	V	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	16.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 2	16.65	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	16.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 2	16.65	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REW. DUAL RATE	16.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC COMFED	16.65	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	16.65	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD GE REWARDS DUAL RATE	16.65	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	16.65	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA CINN	16.65	V	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC COMFED	16.65	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA CINN	16.65	V	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	16.65	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC PREF\BRENDLE'S	16.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC ENCORE	16.65	V	25	$20.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CUC	16.65	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD GE REWARDS	16.65	V	25	$0.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER	16.65	V	25	$0.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER/PVT ISSUE	16.65	V	25	$40.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	16.65	V	25		Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	16.65	V	25	$0.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-421-2110	MC	16.65	V	25	$20.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-421-2110	VISA GOLD	16.65	V	25	$40.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-421-2110	VISA	16.65	V	25	$20.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-421-2110	MC GOLD	16.65	V	25	$40.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	16.70	F	30	$15.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	16.80	F	25	$40.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC SHELL	16.80	F	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC GOLD	16.80	F	25	$40.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	STUDENT CARD	16.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD BK ONE 2 DUAL RATE	16.80	F	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD LEUMI	16.80	F	25	$45.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD BK ONE 2 DUAL RATE	16.80	F	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GLD BK ONE 1 DUAL RATE	16.80	F	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GLD BK ONE 1 DUAL RATE	16.80	F	25	$30.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-545-1755	VISA	16.80	V	25	$25.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-635-0581	MC	16.90	F	25	$20.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-635-0581	MC GOLD	16.90	F	25	$36.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-635-0581	VISA GOLD	16.90	F	25	$36.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-635-0581	VISA	16.90	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC COMFED	16.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	16.90	F	0	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC COMFED	16.90	F	25	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	16.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	16.90	F	30	$0.00	Y

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J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.90	F	30	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC STUDENT	16.90	F	25	$10.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL ELMHURST COL	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL NAT FNRL DIR	16.90	F	25	$0.00	Y
PACIFIC NATIONAL BANK OF NANTUCKET	NANTUCKET	MA	800-944-2726	VISA	16.90	F	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3101	VISA PREFERRED	16.90	F	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC PREFERRED	16.90	F	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC PREFERRED	16.90	V	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC GOLD	16.90	F	25	$40.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA GOLD	16.90	F	25	$40.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-421-2110	MC	16.90	F	25	$20.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-421-2110	VISA GOLD	16.90	F	25	$40.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-421-2110	VISA	16.90	F	25	$20.00	Y
SPRINGFIELD INSTITUTION FOR SVGS (14C)	SPRINGFIELD	MA	800-421-2110	MC GOLD	16.90	F	25	$40.00	Y
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC	16.92	F	25	$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA GOLD	16.92	F	25	$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC GOLD	16.92	F	25	$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA	16.92	F	25	$15.00	N
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC	16.95	V	0	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	16.95	V	0	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	16.95	V	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	16.95	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CCSB	16.95	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VIS CLASSIC CCSB	16.95	V	25	$20.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA GOLD	17.15	V	30	$0.00	Y
CHASE MANHATTAN BK/BANK OF BOSTON	WILMINGTON	DE	800-441-7681	MC GOLD	17.15	V	30	$0.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA	17.15	V	25	$20.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	17.15	V	15	$40.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC	17.15	V	25	$20.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	17.15	V	25	$40.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.15	V	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.15	V	30	$15.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	MC	17.15	V	25	$20.00	Y

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MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	VISA GOLD	17.15	V	25	$40.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	MC GOLD	17.15	V	25	$40.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	VISA	17.15	V	25	$20.00	Y
NEW ERA BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	F	0	$30.00	Y
NEW ERA BANK	SOMERSET	NJ	908-937-4600	VISA SECURED	17.50	F	0	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC RADIO	17.55	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IWC DUAL RATE	17.55	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CL. HIT OR MISS DUAL R	17.55	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CL. HIT OR MISS DUAL R	17.55	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IHRA DUAL RATE	17.55	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IHRA DUAL RATE	17.55	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IWC DUAL RATE	17.55	V	25	$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	17.65	V	25	$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREFERRED	17.65	V	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	17.65	V	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	17.65	V	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	17.65	V	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	17.65	V	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC SHELL	17.65	V	25	$20.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	VISA	17.65	V	25	$0.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	MC	17.65	V	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	17.65	V	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	17.65	V	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	17.65	V	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	17.65	V	25	$20.00	Y
NORTH EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	17.65	V	25	$20.00	Y
NORTH EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	17.65	V	25	$40.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	MC GOLD	17.65	V	25	$40.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	MC PREFERRED	17.65	V	25	$20.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	VISA GOLD	17.65	V	25	$40.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	VISA PREFERRED	17.65	V	25	$20.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	MC PREFERRED	17.65	V	25	$20.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	MC GOLD	17.65	V	25	$40.00	Y

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WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	VISA PREFERRED	17.65	V	25	$20.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	VISA GOLD	17.65	V	25	$40.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC	17.80	F	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	VISA	17.80	F	25	$20.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-545-1755	MC GOLD	17.80	V	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	17.90	F	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	17.90	F	25	$36.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	17.90	F	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	17.90	F	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA	17.90	F	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC	17.90	F	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	VISA GOLD	17.90	F	25	$40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	VISA	17.90	F	25	$20.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	MC GOLD	17.90	F	25	$40.00	Y
COUNTRY BANK FOR SAVINGS (14C)	WARE	MA	800-635-0581	MC	17.90	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA CINN	17.90	F	25	$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD AAA CINN	17.90	F	25	$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA CINN	17.90	F	25	$12.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANk	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	$15.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL AMER MKTG	17.90	F	25	$0.00	Y

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SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA	17.90	F	25	$20.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA GOLD	17.90	F	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	VISA GOLD	17.90	F	25	$36.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	MC GOLD	17.90	F	25	$36.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	VISA PREFERRED	17.90	F	25	$20.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	MC PREFERRED	17.90	F	25	$20.00	Y
WORONOCO SAVINGS BANK (14C)	WESTFIELD	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
BROADWAY NATIONAL BANK OF CHELSEA	CHELSEA	MA	617-884-2650	MC	18.00	F	25	$20.00	N
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.00	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GOLDOME	18.00	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	18.00	F	25	$20.00	Y
MARTHA'S VINEYARD NATIONAL BANK	VINEYARD HAVEN	MA	800-944-2726	MC	18.00	F	25	$25.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT	MA	508-546-3411	MC	18.00	F	25	$0.00	N
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA	18.15	V	30	$0.00	Y
CHASE MANHATTAN BK/BANK OF BOSTON	WILMINGTON	DE	800-441-7681	MC	18.15	V	30	$0.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	VISA	18.15	V	25	$20.00	Y
CHEMICAL BANK	HICKSVILLE	NY	800-648-3355	MC	18.15	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC EMPLOYEE	18.15	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC COMFED	18.15	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC STUDENT	18.15	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC COMFED	18.15	V	25	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	18.50	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	18.50	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	18.50	F	30	$15.00	Y

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J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	18.50	F	30	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CUC	18.60	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC CUC	18.60	V	25	$15.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	VISA	18.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC PREF\BRENDLE'S	18.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	18.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC STUDENT	18.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD BANK ONE 1	18.65	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	18.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA NY	18.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD BANK ONE 2	18.65	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA NY	18.65	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD BANK ONE 2	18.65	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD BANK ONE 1	18.65	V	25	$30.00	Y
BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA	18.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC GOLD	18.90	F	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	18.90	F	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC	18.90	F	25	$20.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.90	F	25	$20.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED STUDENT	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	18.90	F	25	$40.00	Y

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FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF. STUDENT	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC BUSINESS	18.90	F	25	$50.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED STUDENT	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	18.90	F	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
FLORENCE SAVINGS BANK (14C)	FLORENCE	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
FLORENCE SAVINGS BANK (14C)	FLORENCE	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	18.90	F	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	18.90	F	30	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	18.90	F	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	18.90	F	30	$20.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y

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MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	18.90	F	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
MEDWAY SAVINGS BANK (14C)	MEDWAY	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC GOLD	18.90	F	25	$40.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	MC	18.90	F	25	$20.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA GOLD	18.90	F	25	$40.00	Y
MIDDLESEX SAVINGS BANK (14C)	NATICK	MA	508-653-0300	VISA	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
MILFORD NATIONAL BANK & TRUST CO (14C)	MILFORD	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	18.90	F	25	$40.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	18.90	F	25	$20.00	Y
NORTH EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
NORTH EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC PREFERRED	18.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)4	RANDOLPH	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC	18.90	F	25	$20.00	Y

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SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
SAVER'S CO-OPERATIVE BANK (14C)	SOUTHBRIDGE	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	VISA NO FEE	18.96	F	25	$0.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	MC NO FEE	18.96	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC FLAGSHIP RESOL.	19.15	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC FLAGSHIP RESOL.	19.15	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IWC	19.15	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IWC	19.15	V	25	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.50	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	$15.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.50	F	30	$0.00	Y
KEY FEDERAL SAVINGS BANK	HARVE DE GRACE	MD	617-356-7080	VISA INS. AGENCY	19.50	F	31	$35.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	19.80	V	30	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC GOLD	19.80	V	30	$0.00	Y
CHASE MANHATTAN BK/BANK OF BOSTON	WILMINGTON	DE	800-441-7681	VISA	19.80	V	30	$0.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	19.80	F	0	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC	19.80	F	0	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	19.80	F	0	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	19.80	F	0	$36.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	19.80	F	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA NY	19.80	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD DOLLAR DRY DOCK	19.80	F	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD DOLLAR DRY DOCK	19.80	F	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AMES	19.80	F	25	$10.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GOLDOME	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA NY	19.80	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AMES	19.80	F	25	$10.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC LEUMI	19.80	F	25	$20.00	Y

QUARTERLY CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
AS OF SEPTEMBER 30, 1994
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC LEUMI	19.80	F	25	$20.00	Y
PEOPLE'S SAVINGS BANK-BROCKTON	BROCKTON	MA	800-874-2100	MC/VISA DUAL CARD	19.80	F	25	$20.00	Y
PEOPLE'S SAVINGS BANK-BROCKTON	BROCKTON	MA	800-874-2100	MC/VISA DUAL CARD	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD GE REWARDS	20.15	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD GE REWARDS	20.15	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	20.15	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC PREF\BRENDLE'S	20.15	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	20.15	V	25	$0.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	MC GTE	20.65	V	25	$45.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 2	20.80	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 2	20.80	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	20.80	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	20.80	F	25	$15.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	MC DUAL RATE	21.00	F	25	$39.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	VISA DUAL RATE	21.00	F	25	$39.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA	21.05	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC COMFED	21.05	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IWC	21.05	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IWC	21.05	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA CINN	21.05	V	25	$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA CINN	21.05	V	25	$12.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	21.50	F	30	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	21.50	F	30	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	21.50	F	30	$0.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	21.50	F	30	$0.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	MC	21.55	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC CCSB	21.70	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC ENCORE	21.70	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CCSB	21.70	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	23.20	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CCSB	23.70	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC ENCORE	23.70	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC LEUMI	23.70	V	25	$30.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GOLDOME	23.70	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CUC	23.70	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 2	23.70	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AMES	23.70	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD DOLLAR DRY DOCK	23.70	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	23.70	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	23.70	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	23.70	V	0	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD DOLLAR DRY DOCK	23.70	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC LEUMI	23.70	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 2	23.70	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC CCSB	23.70	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	24.00	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	24.00	F	25	$15.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	VISA CAREER IMAGES	26.99	F	0	$20.00	Y

QUARTERLY CHARGE CARD ISSUER'S REPORT
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CHARGE CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	AMRE	14.95	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NEW PRO	15.90	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	VALLEY WINDOWS & SIDING	15.90	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	KINETICO	15.90	F	25	$0.00	Y
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS HOME IMP.	15.90	F	30	$0.00	N
FARM PLAN CORPORATION	MADISON	WI	800-356-9033	FARM PLAN	16.15	V	25	$0.00	N
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NASSAU FURNITURE	17.90	F	25	$0.00	Y
ANN TAYLOR	NEW HAVEN	CT	800-999-4554	ANN TAYLOR	18.00	F	27	$0.00	N
BENEFICIAL MASSACHUSETTS, INC.	PEAPACK	NJ	908-781-3550	BENCHARGE	18.00	F	25	$0.00	N
CITGO PETROLEUM CORPORATION	TULSA	OK	800-756-2484	CITGO PLUS	18.00	F	25	$0.00	N
CITICORP RETAIL SERVICES	MELVILLE	NY	516-673-2437	BRADLEES	18.00	F	28	$0.00	N
CONOCO, INC.	PONCA CITY	OK	405-767-5111	CONOCO	18.00	F	30	$0.00	N
CWT SPECIALTY STORES, INC.	S. ATTLEBORO	MA	508-399-6020	CHERRY & WEBB	18.00	F	25	$0.00	Y
EMPIRE CLOTHING COMPANY	GLOUCESTER	MA	508-283-3213	EMPIRE	18.00	F	28	$0.00	N
GANTOS, INC.	GRAND RAPIDS	MI	616-949-7000	GANTOS	18.00	F	30	$0.00	N
GULF OIL LIMITED PARTNERSHIP	CHELSEA	MA	800-774-4853	PROPRIETARY GULF CARD	18.00	F	25	$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE MARINE FIN.	18.00	V	26	$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE CR.REV.PLAN	18.00	V	26	$0.00	N
J. C. PENNEY COMPANY, INC.	PLANO	TX	800-542-0800	JC PENNEY	18.00	F	25	$0.00	N
MOBIL OIL CREDIT CORPORATION	LENEXA	KS	913-752-7000	MOBIL	18.00	F	25	$0.00	N
MOBIL OIL CREDIT CORPORATION	LENEXA	KS	913-752-7000	MOBIL PLUS	18.00	F	25	$20.00	N
MONOGRAM CREDIT CARD BANK OF GEORGIA	STANIFORD	CT	800-344-4355	EXXON	18.00	F	27	$0.00	N
NEIMAN MARCUS	DALLAS	TX	214-761-2699	NEIMAN MARCUS	18.00	F	30	$0.00	Y
PIER 1 IMPORTS (USA), INC.	FORT WORTH	TX	800-367-3662	PIER 1 IMPORTS	18.00	V	25	$0.00	N
PURITAN CLOTHING COMPANY	HYANNIS	MA	508-775-2400	PURITAN CLOTHING	18.00	F	30	$0.00	Y
ROMM & COMPANY, INC.	BROCKTON	MA	508-587-2533	ROMM & CO.	18.00	F	25	$0.00	N
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS PLUS	18.00	F	30	$0.00	Y
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS	18.00	F	30	$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL FLEET	18.00	F	25	$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL	18.00	F	25	$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL SELECT	18.00	F	25	$20.00	Y
SUN COMPANY, INC. (R&M)	TULSA	OK	800-331-3350	SUNOCO BLUE REG.	18.00	F	25	$0.00	N
SUN COMPANY, INC. (R&M)	TULSA	OK	800-331-3350	SUNOCO PRESTIGE	18.00	F	25	$0.00	N

QUARTERLY CHARGE CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
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CHARGE CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R.	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
TALBOTS, (THE) INC.	HINGHAM	MA	800-225-8204	TALBOTS	18.00	F	30	$0.00	N
ZALE DELAWARE, INC.	IRVING	TX	813-539-8793	ZALE	18.00	F	30	$0.00	N
ZALE DELAWARE, INC.	IRVING	TX	813-539-8793	GORDON'S	18.00	F	30	$0.00	N
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	REC. SPORTS & IMPORTS	18.96	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	U.S. ELECTRONICS	18.96	F	0	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NO. AMERICAN VAN LINES	19.80	F	25	$0.00	Y
HURLEY STATE BANK/LECHMERE	SIOUX FALLS	SD	800-767-7887	LECHMERE	19.86	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MACY'S	21.60	F	26	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	I. MAGNIN	21.60	F	26	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	BULLOCK'S	21.60	F	26	$0.00	N
HURLEY STATE BANK/AMERICAN AIRLINES	SIOUX FALLS	SD	800-733-2654	AMERICAN AIRLINES	21.60	F	25	$0.00	Y
HURLEY STATE BANK/BURBERRYS	SIOUX FALLS	SD	800-843-0291	BURBERRYS	21.60	F	25	$0.00	N
HURLEY STATE BANK/HELZBERG	SIOUX FALLS	SD	800-767-8035	HELZBERG	21.60	F	25	$0.00	Y
HURLEY STATE BANK/UNITED AIRLINES	SIOUX FALLS	SD	800-767-7574	UNITED AIRLINES	21.60	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	ROGERS JEWELERS	21.90	F	25	$0.00	Y
HURLEY STATE BANK/CATHERINE'S, INC.	SIOUX FALLS	SD	800-736-7101	CATHERINE'S, INC.	21.96	F	25	$0.00	Y
HURLEY STATE BANK/GOODYEAR	SIOUX FALLS	SD	800-767-1114	GOODYEAR	21.96	F	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALLS	SD	800-736-7100	PS PLUS SIZES	21.96	F	25	$0.00	Y
HURLEY STATE BANK/CANADIANS	SIOUX FALLS	SD	800-767-5560	CANADIANS	22.80	F	25	$0.00	N
HURLEY STATE BANK/KELLY SPRINGFIELD	SIOUX FALLS	SD	800-995-9646	KELLY SPRINGFIELD	22.80	F	25	$0.00	Y
HURLEY STATE BANK/PANTS PLACE	SIOUX FALLS	SD	800-767-5560	PANTS PLACE	22.80	F	25	$0.00	N
HURLEY STATE BANK/SCRIBBLES	SIOUX FALLS	SD	800-767-5560	SCRIBBLES	22.80	F	25	$0.00	N

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A.) **ABBREVIATIONS**

CARD NAME	:	"MC" = MASTERCARD; "V" = VISA
F/V	:	"F" = FIXED INTEREST RATE; "V" = VARIABLE INTEREST RATE
AD'L FEES	:	"Y" - ADDITIONAL FEES ARE CHARGED; "N" = ADDITIONAL FEES ARE NOT CHARGED

B.) **NUMBERS** IN PARENTHESES FOLLOWING CARD ISSUER'S NAME INDICATE BANK IS AN AGENT FOR ANOTHER BANK. KEY IS BELOW:

(1) HOUSEHOLD BANK, NA SALINAS, CA
(2) CHASE MANHATTAN BANK, WILMINGTON, DE
(3) NORWEST CARD SERVICES, DES MOINES, IA
(4) MELLON BANK, WILMINGTON, DE
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, IL
(14K) FIRST USA, WILMINGTON, DE
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) NATIONAL CITY BANK, COLUMBUS, OH
(14C) MBNA AMERICA, NEWARK, DE
(14E) MARYLAND BANK NA, BALTIMORE, MD
(14F) SUNAPOINT BANK, BEDFORD, NH
(14G) BANCOHIO NATIONAL BANK, COLUMBUS, OH
(14H) CORESTATES BANK OF DELAWARE, WILMINGTON, DE
(14J) BANKONE, COLUMBUS, OH

C.) BANK LISTED TO THE LEFT OF A **SLASHMARK** IS THE ISSUING BANK, BANK LISTED TO THE RIGHT OF THE SLASHMARK INDICATES AN AGENT BANK FOR THE ISSUING BANK.

D.) **INITIALS** FOLLOWING THE CARD NAME INDICATE AN AFFINITY GROUP. DETAILS SHOULD BE OBTAINED FROM THE CARD ISSUER.

E.) THIS REPORT CONTAINS INFORMATION SUBMITTED BY THE INDIVIDUAL CARD ISSUERS. THE **RATES** REPORTED ARE NOT INDEPENDENTLY VERIFIED AND MAY BE SUBJECT TO CHANGE AFTER THE REPORT DATE. YOU ARE ADVISED TO CONTACT AN ISSUER TO VERIFY RATES AND TERMS BEFORE APPLYING FOR A PARTICULAR CREDIT CARD.

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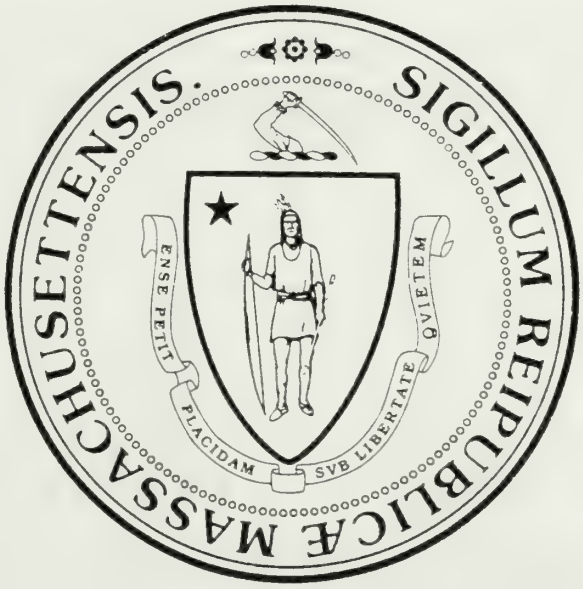
The Commonwealth of Massachusetts

COMMISSIONER OF BANKS



GOVERNMENT DOCUMENTS
COLLECTION

JUL 25 1995

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QUARTERLY CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS CHAPTER 140 SECTION 114C

DECEMBER 31, 1994

William F. Weld
Governor

Thomas J. Curry
Acting Commissioner

Published by: William Francis Galvin, Secretary of the Commonwealth

$1.75

MASSACHUSETTS CREDIT CARD ISSUERS REPORT

MASSACHUSETTS CREDIT CARD ISSUER'S REPORT
MASSACHUSETTS GENERAL LAWS CHAPTER 140 SECTION 114C
As Of December 31, 1994
(Sorted by APR in Ascending Order)

CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	MC	6.90	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	MC GOLD	6.90	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	VISA GOLD	6.90	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	VISA	6.90	V	25	$0.00	Y
CRESCENT C U	BROCKTON	MA	508-559-5400	MC	7.50	F	25	$15.00	Y
CRESCENT C U	BROCKTON	MA	508-559-5400	VISA	7.50	F	25	$15.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	7.75	V	25	$17.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD STANDARD	7.75	V	25	$27.00	Y
INDUSTRIAL C U	BOSTON	MA	617-742-1616	VISA	7.90	F	25	$0.00	Y
ITEK EMPLOYEES C U	LEXINGTON	MA	617-276-2070	MC	8.90	F	25	$0.00	N
NATICK METROWEST C U	NATICK	MA	800-THE-LINE	MC	8.90	F	25	$0.00	Y
OCEAN SPRAY EMPLOYEES FEDERAL C U	LAKEVILLE	MA	508-946-7327	VISA	9.00	F	25	$10.00	Y
STONEHAM MUNICIPAL EMPLOYEES C U	STONEHAM	MA	800-THE-LINE	VISA	9.00	V	25	$0.00	N
BROTHERHOOD C U	LYNN	MA	617-598-5555	VISA	9.40	V	25	$0.00	Y
ST. JEAN'S C U	LYNN	MA	617-592-5420	VISA	9.50	F	25	$10.00	N
ST. JEAN'S C U	LYNN	MA	617-592-5420	MC	9.50	F	25	$10.00	N
TELEPHONE WORKERS' C U	BOSTON	MA	617-439-6500	VISA	9.50	F	25	$0.00	N
GREYLOCK CREDIT UNION	PITTSFIELD	MA	800-654-7728	VISA CLASSIC	9.75	F	25	$0.00	Y
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	800-THE-LINE	VISA	9.90	F	25	$15.00	N
QUINCY MUNICIPAL C U	QUINCY	MA	800-654-7728	MC	9.90	V	30	$0.00	Y
SHARON C U	SHARON	MA	800-654-7728	VISA	9.90	F	25	$15.00	Y
UNITED INDUSTRIAL C U	BOSTON	MA	800-654-7728	VISA	9.90	F	25	$15.00	Y
UNITED INDUSTRIAL C U	BOSTON	MA	800-654-7728	MC	9.90	F	25	$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA	9.90	F	25	$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC GOLD	9.90	F	25	$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA GOLD	9.90	F	25	$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC	9.90	F	25	$0.00	Y
UNIVERSITY C U	BOSTON	MA	800-654-7728	MC	9.95	F	25	$10.00	N

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MERCANTILE BANK & TRUST COMPANY	BOSTON	MA	617-247-2800	MC GOLD	9.96	F	25	$40.00	N
MERCANTILE BANK & TRUST COMPANY	BOSTON	MA	617-247-2800	VISA GOLD	9.96	F	25	$40.00	N
FILENE C U	BOSTON	MA	800-654-7728	VISA	9.99	F	30	$15.00	Y
CARMEL C U	CHELSEA	MA	617-884-3396	MC	10.00	V	15	$10.00	Y
SAUGUS FEDERAL C U	SAUGUS	MA	800-THE-LINE	MC	10.50	V	25	$12.00	N
ST. MICHAELS-FALL RIVER C U	FALL RIVER	MA	800-843-5463	VISA	10.75	F	25	$15.00	N
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	508-481-7900	MC	10.90	F	25	$0.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	10.90	F	25	$15.00	Y
METHUEN MUNICIPAL EMPLOYEES C U	METHUEN	MA	800-843-5463	VISA	10.90	F	25	$0.00	N
M.I.T FEDERAL C U	CAMBRIDGE	MA	617-253-VISA	VISA	10.90	F	25	$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA SECURED	10.90	F	25	$0.00	Y
TEWKSBURY MUNICIPAL EMPLOYEES C U	TEWKSBURY	MA	800-843-5463	MC	10.90	F	25	$10.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA GOLD	10.92	V	25	$0.00	N
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	MC BASIC	10.92	F	25	$0.00	N
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA CLASSIC	10.92	V	25	$0.00	N
BAYBANK	DEDHAM	MA	800-221-3393	VISA GOLD PREMIUM	11.00	V	25	$45.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC GOLD PREMIUM	11.00	V	25	$45.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA PREMIUM	11.00	V	25	$45.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC GOLD PREMIUM	11.00	V	25	$45.00	Y
LUSO AMERICAN C U	PEABODY	MA	508-531-5767	VISA	11.00	F	25	$0.00	Y
PLYMOUTH COUNTY TEACHERS FEDERAL C U	W. WAREHAM	MA	800-843-5463	VISA	11.00	F	30	$10.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC GOLD	11.15	V	25	$40.00	Y
AAL MEMBER C U	APPLETON	WI	800-654-7728	VISA	11.40	V	25	$12.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA	11.40	V	25	$29.99	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	11.50	V	25	$45.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	508-535-6991	VISA	11.50	F	25	$15.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC GOLD	11.65	V	25	$25.00	Y
FEDERAL C U	ATTLEBORO	MA	800-843-5463	VISA	11.90	F	30	$0.00	N

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HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-656-4328	VISA	11.90	F	25	$15.00	Y
S & W FEDERAL C U	BOSTON	MA	617-589-5830	VISA	11.90	F	25	$15.00	Y
T I FEDERAL C U	ATTLEBORO	MA	800-325-8428	VISA	11.90	F	25	$0.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA SECURED	11.95	F	25	$0.00	Y
FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	800-654-7728	VISA GOLD	11.99	F	25	$25.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	800-654-7728	MC	11.99	F	25	$15.00	Y
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-4185	VISA	11.99	F	25	$15.00	Y
WESTPORT FEDERAL C U	WESTPORT	MA	800-843-5462	VISA	11.99	F	25	$15.00	N
MASS MUTUAL EMPLOYEES C U	SPRINGFIELD	MA	800-556-5678	VISA	12.00	F	25	$0.00	Y
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA GOLD	12.00	F	25	$10.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA CLASSIC	12.00	F	25	$0.00	N
MITRE C U	BEDFORD	MA	617-271-8680	MC	12.15	V	25	$15.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CENTURY	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA PRIME GROUP	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC PRIME GROUP	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CENTURY	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA INSURANCE	12.50	V	25	$0.00	Y
GFA FEDERAL C U	GARDNER	MA	800-843-5463	VISA	12.50	F	25	$12.00	Y
HOUGHTON MIFFLIN EMPLOYEES FED C U	BURLINGTON	MA	800-843-5463	VISA	12.50	F	25	$0.00	Y
NESC FEDERAL C U	ANDOVER	MA	800-843-5463	VISA	12.50	F	25	$15.00	N
SHREWSBURY MUNICIPAL EMPLOYEES C U	SHREWSBURY	MA	508-843-5463	VISA CLASSIC	12.50	F	25	$12.00	Y
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	VISA	12.50	V	25	$0.00	N
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	MC GOLD	12.50	F	25	$0.00	N
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	VISA GOLD	12.50	F	25	$0.00	N
USAA FEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	MC	12.50	F	25	$0.00	N
WELLESLEY MUNICIPAL EMPLOYEES C U	WELLESLEY	MA	800-THE-LINE	VISA	12.50	F	25	$0.00	Y
WORCESTER CENTRAL FEDERAL C U	SHREWSBURY	MA	800-527-1017	VISA	12.50	F	25	$15.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-654-7728	MC	12.60	F	25	$10.00	Y

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RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-654-7728	VISA	12.60	F	25	$10.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	508-658-5600	VISA	12.90	F	25	$12.00	Y
BOSTON POST OFFICE EMPL CU	BOSTON	MA	800-654-7728	VISA	12.90	F	25	$12.00	Y
BOSTON POST OFFICE EMPL CU	BOSTON	MA	800-654-7728	MC	12.90	F	25	$12.00	Y
CENTRAL MA TELEPHONE WKRS C U	WORCESTER	MA	800-654-7728	VISA	12.90	F	25	$12.00	Y
FITCHBURG MUNICIPAL EMP C U	FITCHBURG	MA	508-342-1827	VISA	12.90	F	25	$0.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	MC	12.90	F	25	$15.00	Y
LAWRENCE FIREFIGHTERS FEDERAL C U	LAWRENCE	MA	800-843-5463	VISA	12.90	F	25	$0.00	Y
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA SECURED	12.90	F	25	$30.00	Y
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA	12.90	F	25	$15.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	VISA	12.90	F	25	$10.00	Y
ROCKLAND FEDERAL C U	ROCKLAND	MA	617-878-0232	VISA	12.90	V	25	$0.00	Y
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC	12.90	F	25	$0.00	Y
WORKERS' C U	FITCHBURG	MA	800-221-4020	VISA	12.90	F	25	$0.00	Y
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	800-654-7728	VISA	12.95	F	25	$15.00	Y
WOBURN MUNICIPAL EMPLOYEES C U	WOBURN	MA	617-933-2600	VISA	12.95	F	25	$0.00	Y
BRAINTREE COOPERATIVE BANK	BRAINTREE	MA	800-237-6211	MC	12.96	F	25	$20.00	Y
BRAINTREE COOPERATIVE BANK	BRAINTREE	MA	800-237-6211	VISA	12.96	F	25	$20.00	Y
FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	800-654-7728	VISA CLASSIC	12.99	F	25	$15.00	Y
TAUNTON FEDERAL C U	RAYNHAM	MA	508-824-6466	VISA	12.99	F	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA WOR PUB SCH	13.00	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLAS NEW CLAS	13.40	V	25	$0.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA GOLD	13.50	V	25	$25.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA CLASSIC	13.50	V	25	$15.00	Y
HINGHAM FEDERAL C U	HINGHAM	MA	800-843-5463	VISA	13.50	F	25	$15.00	Y
WINTHROP C U	WINTHROP	MA	800-THE-LINE	VISA	13.50	F	25	$0.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	VISA	13.68	F	25	$25.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	MC	13.68	F	25	$25.00	Y

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BROCKTON C U	BROCKTON	MA	508-586-2080	MC	13.75	F	25	$0.00	Y
BROCKTON C U	BROCKTON	MA	508-586-2080	VISA	13.75	F	25	$0.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	800-237-6211	VISA	13.80	F	25	$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	800-237-6211	MC	13.80	F	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD VEG. TIMES	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	13.80	F	25	$18.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ELMHURST COL	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ISIM	13.80	F	25	$0.00	Y
AAL MEMBER C U	APPLETON	WI	800-654-7728	MC	13.90	V	25	$5.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	VISA	13.90	V	25	$25.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC GOLD	13.90	V	25	$25.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	13.90	V	25	$25.00	Y
HOLY FAMILY HOSPITAL EMPLOYEES FED C U	METHUEN	MA	800-843-5463	VISA	13.90	F	25	$15.00	Y
I-C FEDERAL C U	FITCHBURG	MA	800-262-1001	VISA	13.90	F	25	$20.00	Y
LYNN POSTAL DISTRICT EMPLOYEES C U	LYNN	MA	800-654-7728	VISA	13.90	F	30	$0.00	Y
MERRIMACK VALLEY FEDERAL C U	N. ANDOVER	MA	800-356-0067	VISA CLASSIC	13.90	F	25	$12.00	Y
MFC FEDERAL C U	TURNERS FALLS	MA	800-843-5463	VISA	13.90	F	26	$15.00	Y
MILLBURY C U	MILLBURY	MA	800-449-7728	VISA	13.90	F	30	$20.00	Y
MILLBURY C U	MILLBURY	MA	800-654-7728	MC	13.90	F	30	$20.00	Y
NEW ENGLAND TEAMSTERS FEDERAL C U	ARLINGTON	MA	800-843-5463	VISA	13.90	F	25	$0.00	N
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	813-571-2200	MC	13.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER. VET.	13.90	F	25	$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA	13.90	F	25	$0.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	MC GOLD	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	VISA GOLD	13.90	V	25	$15.00	Y

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WEBSTER C U	WEBSTER	MA	508-943-1433	MC CLASSIC	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.90	V	25	$15.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	$15.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	MC	14.16	F	25	$15.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	14.40	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	14.40	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD	14.40	F	25	$0.00	Y
PLAN C U	BOSTON	MA	800-654-7728	MC	14.40	F	30	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA BUSINESS	14.50	V	25	$35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA AAA REVOLVER	14.50	F	0	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA REVOLVER	14.50	F	0	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC	14.50	F	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CLASSIC	14.50	F	25	$0.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.50	F	25	$20.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	MC	14.50	F	25	$20.00	N
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD IMAGE SOFT	14.50	V	25	$0.00	Y
BANK OF BOSTON	WORCESTER	MA	800-831-4141	VISA	14.88	V	25	$40.00	N
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	VISA GOLD	14.88	F	25	$30.00	Y
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-843-5463	VISA	14.90	F	25	$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA NO FEE	14.90	V	25	$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC NO FEE	14.90	V	25	$0.00	Y
IAG FEDERAL C U	RYE	NY	800-554-6700	MC	14.90	F	25	$0.00	N
IAG FEDERAL C U	RYE	NY	800-554-6700	VISA	14.90	F	25	$0.00	N
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD MOWW	14.90	F	25	$0.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	14.95	V	0	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	14.95	V	0	$36.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	GE CLASSIC MC	14.96	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	GE REWARDS CLASSIC MC GOLD	14.96	V	25	$0.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD ELFUN	15.00	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD ELFUN	15.00	F	25	$0.00	Y
INDUSTRIAL C U	BOSTON	MA	617-742-1616	VISA SECURED	15.00	V	25	$25.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.15	V	25	$40.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.15	V	25	$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.15	V	25	$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.15	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.15	V	25	$40.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.15	V	25	$40.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.15	V	25	$20.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC GOLD	15.40	V	25	$30.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	VISA GOLD	15.40	V	25	$30.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC GOLD	15.40	V	25	$30.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA GOLD	15.40	V	25	$30.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	15.40	V	25	$24.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	15.40	V	25	$36.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	VISA	15.40	V	25	$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	MC	15.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD ELITE	15.45	V	25	$30.00	Y
DIRECT FEDERAL C U	NEEDHAM HGTS.	MA	617-455-6500	VISA	15.50	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD AAA NY	15.50	V	25	$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD AAA NY	15.50	V	25	$25.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.50	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.50	V	25	$40.00	Y
BANK OF BOSTON	WORCESTER	MA	508-831-4141	VISA	15.60	V	25	$20.00	N
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NAQAP	15.60	F	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	15.60	F	25	$0.00	Y

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OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER MKTG	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD APPR. INST.	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AIA	15.60	F	25	$27.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NAT FNRL DIR	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AAA	15.60	F	25	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA CLASSIC	15.65	V	25	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA GOLD	15.65	V	25	$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC GOLD	15.75	V	25	$40.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA GOLD	15.75	V	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	15.90	V	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC	15.90	V	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA	15.90	V	25	$20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA DUAL ANN. FEE	15.90	F	25	$25.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA AAA	15.90	F	25	$15.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	MC DUAL ANN FEE	15.90	F	25	$25.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	15.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	15.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	VISA	15.90	V	25	$0.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC	15.90	V	25	$0.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC GOLD	15.90	V	25	$0.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA UNITY/BASS	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC UNITY/BASS	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA CLASSIC	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA PREMIER	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA GOLD	15.90	F	25	$35.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	15.90	V	25	$0.00	Y

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EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF. STUDENT	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED STUDENT	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	15.90	V	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	15.90	V	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	15.90	V	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD GOLDOME DUAL RATE	15.90	F	25	$35.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLAS. GOLDOME DUAL RATE	15.90	F	0	$20.00	Y
GLENDALE CO-OPERATIVE BANK	EVERETT	MA	800-944-2726	MC	15.90	F	25	$25.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	15.90	V	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	15.90	V	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	15.90	V	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	15.90	V	30	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	15.90	V	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90	V	30	$20.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y

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MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA	15.90	F	25	$0.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	15.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	15.90	V	25	$20.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	15.90	V	25	$40.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER MOWW1	15.90	F	25	$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA PREFERRED	15.90	V	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC PREFERRED	15.90	V	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	MC CLASSIC	15.96	F	25	$15.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	VISA CLASSIC	15.96	F	25	$15.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	VISA	15.96	F	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	MC	15.96	F	25	$20.00	Y

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FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC	16.00	F	25	$20.00	Y
ST. ANTHONY-NEW BEDFORD FEDERAL C U	NEW BEDFORD	MA	508-996-5492	VISA	16.00	F	25	$0.00	N
CENTURY BANK & TRUST COMPANY	MEDFORD	MA	800-421-2110	MC	16.15	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC	16.15	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA BUSINESS	16.15	V	25	$45.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA CLASSIC	16.15	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC DUAL	16.15	V	25	$30.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	MC	16.25	F	25	$20.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	VISA	16.25	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD COMFED	16.40	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD COMFED	16.40	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD COMFED	16.40	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD COMFED	16.40	V	25	$30.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-349-1475	MC	16.45	F	25	$21.00	N
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-349-1475	MC GOLD	16.45	F	25	$45.00	N
FIRST NATL BANK CHICAGO HEIGHTS/USTRUST	CHICAGO HGTS.	IL	800-472-8469	MC CLASSIC	16.50	V	25	$20.00	Y
FIRST NATL BANK CHICAGO HEIGHTS/USTRUST	CHICAGO HGTS.	IL	800-472-8469	VISA GOLD	16.50	V	25	$20.00	Y
FIRST NATL BANK CHICAGO HEIGHTS/USTRUST	CHICAGO HGTS.	IL	800-472-8469	MC GOLD	16.50	V	25	$40.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	VISA	16.50	F	25	$20.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	MC	16.50	F	25	$20.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER	16.65	V	25	$0.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER/PVT ISSUE	16.65	V	25	$20.00	Y
J. C. PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	16.70	F	30	$15.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC	16.75	V	25	$20.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	VISA	16.75	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA	16.75	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	MC	16.75	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA	16.75	V	25	$20.00	Y

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NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC	16.75	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC	16.75	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA	16.75	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC	16.75	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA	16.75	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GLD BK ONE 1 DUAL RATE	16.80	F	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD BK ONE 2 DUAL RATE	16.80	F	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GLD BK ONE 1 DUAL RATE	16.80	F	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD BK ONE 2 DUAL RATE	16.80	F	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD LEUMI	16.80	F	25	$45.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	VISA CLASSIC	16.90	V	25	$21.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC CLASSIC	16.90	V	25	$21.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC CLASSIC	16.90	V	25	$21.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA CLASSIC	16.90	V	25	$21.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA GOLD	16.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	16.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	16.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	16.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	16.90	F	0	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC COMFED	16.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC COMFED	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL NAT FNRL DIR	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL ELMHURST COL	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC STUDENT	16.90	F	25	$10.00	Y
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC GOLD	16.92	F	25	$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC	16.92	F	25	$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA	16.92	F	25	$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA GOLD	16.92	F	25	$25.00	N

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC	16.95	V	0	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	16.95	V	0	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	16.95	V	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	16.95	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA NY	17.04	V	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA NY	17.04	V	0	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA PREFERRED	17.04	V	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC GOLD	17.04	V	25	$40.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	17.40	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	17.40	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA GOLD	17.40	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	17.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD GE REWARDS	17.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 2	17.40	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC PREF\BRENDLE'S	17.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VIS CLASSIC CCSB	17.40	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CUC	17.40	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD GE REWARDS DUAL RATE	17.40	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA CINN	17.40	V	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	17.40	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	17.40	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	17.40	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CCSB	17.40	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	17.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	17.40	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CL. HIT OR MISS DUAL R	17.40	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA CINN	17.40	V	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC COMFED	17.40	V	25	$15.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC ENCORE	17.40	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC COMFED	17.40	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	17.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 2	17.40	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REW. DUAL RATE	17.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CL. HIT OR MISS DUAL R	17.40	V	25	$20.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	17.40	V	25	$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	17.40	V	25	$40.00	Y
NEW ERA BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	F	0	$30.00	Y
NEW ERA BANK	SOMERSET	NJ	908-937-4600	VISA SECURED	17.50	F	0	$30.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	VISA	17.65	V	25	$0.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	MC	17.65	V	25	$0.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA	17.65	V	25	$40.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC	17.65	V	25	$20.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	17.65	V	15	$40.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	MC GOLD	17.65	V	25	$40.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	MC	17.65	V	25	$20.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	VISA GOLD	17.65	V	25	$40.00	Y
MARLBOROUGH SAVINGS BANK (14C)	MARLBORO	MA	800-635-0581	VISA	17.65	V	25	$20.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	VISA	17.80	V	25	$20.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	MC GOLD	17.80	V	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	17.90	F	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	17.90	F	25	$36.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC GOLD	17.90	V	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA	17.90	V	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC	17.90	V	25	$20.00	Y

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CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA GOLD	17.90	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD AAA CINN	17.90	F	25	$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA CINN	17.90	F	25	$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA CINN	17.90	F	25	$12.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL AMER MKTG	17.90	F	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA PREFERRED	17.90	F	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC PREFERRED	17.90	F	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC PREFERRED	17.90	V	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA GOLD	17.90	F	25	$40.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC GOLD	17.90	F	25	$40.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA	17.90	V	25	$20.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA GOLD	17.90	V	25	$36.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	VISA GOLD	17.90	F	25	$36.00	Y
TELEPHONE WORKERS' COOPERATIVE BK (14C)	BOSTON	MA	800-545-7899	MC GOLD	17.90	F	25	$36.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	VISA	17.99	V	25	$0.00	Y
BROADWAY NATIONAL BANK OF CHELSEA	CHELSEA	MA	617-884-2650	MC	18.00	F	25	$20.00	N
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.00	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GOLDOME	18.00	F	25	$20.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	18.00	F	25	$20.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT	MA	508-546-3411	MC	18.00	F	25	$0.00	N
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	MC GTE	18.15	V	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	18.15	V	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	18.15	V	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	18.15	V	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	18.15	V	25	$36.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IHRA DUAL RATE	18.30	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IWC DUAL RATE	18.30	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IWC DUAL RATE	18.30	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IHRA DUAL RATE	18.30	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC RADIO	18.30	V	25	$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.40	V	25	$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREFERRED	18.40	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.40	V	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	18.40	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.40	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.40	V	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	18.40	V	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	18.40	V	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	18.40	V	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	18.40	V	25	$20.00	Y
NORTH EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	18.40	V	25	$0.00	Y
NORTH EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	18.40	V	25	$0.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	MC PREFERRED	18.40	V	25	$20.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	MC GOLD	18.40	V	25	$40.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	VISA PREFERRED	18.40	V	25	$20.00	Y
NORWOOD COOPERATIVE BANK (14C)	NORWOOD	MA	800-545-7899	VISA GOLD	18.40	V	25	$40.00	Y

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BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC GOLD	18.90	F	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	18.90	F	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC	18.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA	18.90	F	25	$20.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.90	F	25	$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	V	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.90	F	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED STUDENT	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF. STUDENT	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	18.90	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC BUSINESS	18.90	F	25	$50.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$20.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
FIRST FEDERAL SVGS BANK OF AMERICA (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC EMPLOYEE	18.90	V	25	$0.00	Y

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GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	18.90	F	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	18.90	V	30	$40.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	18.90	F	30	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	18.90	F	30	$20.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y

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MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	18.90	F	25	$20.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	18.90	F	25	$40.00	Y
NORTH EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	18.90	F	25	$0.00	Y
NORTH EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	18.90	F	25	$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC PREFERRED	18.90	F	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	VISA NO FEE	18.96	F	25	$0.00	Y
FIRST NATIONAL BANK/CHICAGO HEIGHTS	CHICAGO HGTS.	IL	800-472-8469	MC	18.96	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CUC	19.35	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC CUC	19.35	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD BANK ONE 2	19.40	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD BANK ONE 2	19.40	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD BANK ONE 1	19.40	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC STUDENT	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA NY	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC PREF\BRENDLE'S	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD BANK ONE 1	19.40	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA NY	19.40	V	25	$0.00	Y

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KEY FEDERAL SAVINGS BANK	HARVE DE GRACE	MD	617-356-7080	VISA INS. AGENCY	19.50	F	31	$35.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC GOLD	19.80	F	30	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA	19.80	F	30	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	19.80	F	30	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA GOLD	19.80	F	30	$0.00	Y
CHASE MANHATTAN BK/BANK OF BOSTON	WILMINGTON	DE	800-441-7681	MC	19.80	F	30	$0.00	Y
CHASE MANHATTAN BK/BANK OF BOSTON	WILMINGTON	DE	800-441-7681	MC GOLD	19.80	F	30	$0.00	Y
CHASE MANHATTAN BK/BANK OF BOSTON	WILMINGTON	DE	800-441-7681	VISA	19.80	F	30	$0.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	19.80	F	0	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	19.80	F	0	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	19.80	F	0	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC	19.80	F	0	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	19.80	F	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC LEUMI	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AMES	19.80	F	25	$10.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AMES	19.80	F	25	$10.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA NY	19.80	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA NY	19.80	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD DOLLAR DRY DOCK	19.80	F	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD DOLLAR DRY DOCK	19.80	F	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC LEUMI	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GOLDOME	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC COMFED	19.90	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC FLAGSHIP RESOL.	19.90	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IWC	19.90	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC COMFED	19.90	V	25	$0.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC FLAGSHIP RESOL.	19.90	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IWC	19.90	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 2	20.80	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 2	20.80	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	20.80	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	20.80	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD GE REWARDS	20.90	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD GE REWARDS	20.90	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	20.90	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC PREF\BRENDLE'S	20.90	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	20.90	V	25	$0.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	VISA DUAL RATE	21.00	F	25	$39.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	MC DUAL RATE	21.00	F	25	$39.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	MC	21.55	V	25	$20.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	VISA CAREER IMAGES	21.65	F	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IWC	21.80	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA	21.80	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IWC	21.80	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC COMFED	21.80	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AAA CINN	21.80	V	25	$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AAA CINN	21.80	V	25	$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC ENCORE	22.45	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CCSB	22.45	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC CCSB	22.45	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	24.00	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	24.00	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	24.40	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	24.40	V	25	$30.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC ENCORE	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GOLDOME	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CUC	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC LEUMI	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC CCSB	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 2	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD DOLLAR DRY DOCK	24.45	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	24.45	V	0	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GOLDOME	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC LEUMI	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC CCSB	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 2	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD DOLLAR DRY DOCK	24.45	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AMES	25.45	V	25	$30.00	Y

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SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS HOME IMP.	15.90	F	30	$0.00	N
FARM PLAN CORPORATION	MADISON	WI	800-356-9033	FARM PLAN	17.40	V	25	$0.00	N
EMPIRE CLOTHING COMPANY	GLOUCESTER	MA	508-283-3213	EMPIRE	18.00	F	28	$0.00	N
GANTOS, INC.	GRAND RAPIDS	MI	616-949-7000	GANTOS	18.00	F	30	$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE CR.REV.PLAN	18.00	V	26	$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE RECREATIONAL	18.00	V	26	$0.00	N
J. C. PENNEY COMPANY, INC.	PLANO	TX	800-542-0800	JC PENNEY	18.00	F	25	$0.00	N
NEIMAN MARCUS	DALLAS	TX	214-761-2699	NEIMAN MARCUS	18.00	F	30	$0.00	Y
PIER 1 IMPORTS (USA), INC.	FORT WORTH	TX	800-367-3662	PIER 1 IMPORTS	18.00	V	25	$0.00	N
PURITAN CLOTHING COMPANY	HYANNIS	MA	508-775-2400	PURITAN CLOTHING	18.00	F	30	$0.00	Y
ROMM & COMPANY, INC.	BROCKTON	MA	508-587-2533	ROMM & CO.	18.00	F	25	$0.00	N
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS PLUS	18.00	F	30	$0.00	Y
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS	18.00	F	30	$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL SELECT	18.00	F	25	$20.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL FLEET	18.00	F	25	$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL	18.00	F	25	$0 00	Y
TALBOTS, (THE) INC.	HINGHAM	MA	800-225-8204	TALBOTS	18.00	F	30	$0.00	N
ZALE DELAWARE, INC.	IRVING	TX	813-539-6560	ZALE	18.00	F	30	$0.00	N
ZALE DELAWARE, INC.	IRVING	TX	813-539-8793	GORDON'S	18.00	F	30	$0.00	N
WICKES LUMBER CO	VERNON HILLS	IL	800-654-7728	WICKES LUMBER	19.80	V	25	$0.00	Y
HURLEY STATE BANK/LECHMERE	SIOUX FALLS	SD	800-767-7887	LECHMERE	19.86	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	I. MAGNIN	21.60	F	26	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MACY'S	21.60	F	26	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	BULLOCK'S	21.60	F	26	$0.00	N
HURLEY STATE BANK/AMERICAN AIRLINES	SIOUX FALLS	SD	800-733-2654	AMERICAN AIRLINES	21.60	F	25	$0.00	Y
HURLEY STATE BANK/BURBERRYS	SIOUX FALLS	SD	800-843-0291	BURBERRYS	21.60	F	25	$0.00	N
HURLEY STATE BANK/HELZBERG	SIOUX FALLS	SD	800-767-8035	HELZBERG	21.60	F	25	$0.00	Y
HURLEY STATE BANK/UNITED AIRLINES	SIOUX FALLS	SD	800-767-7574	UNITED AIRLINES	21.60	F	25	$0.00	Y

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HURLEY STATE BANK/CATHERINE'S, INC.	SIOUX FALLS	SD	800-736-7101	CATHERINE'S, INC.	21.96	F	25	$0.00	Y
HURLEY STATE BANK/GOODYEAR	SIOUX FALLS	SD	800-767-1114	GOODYEAR	21.96	F	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALLS	SD	800-736-7100	PS PLUS SIZES	21.96	F	25	$0.00	Y
HURLEY STATE BANK/CANADIANS	SIOUX FALLS	SD	800-767-5560	CANADIANS	22.80	F	25	$0.00	N
HURLEY STATE BANK/KELLY SPRINGFIELD	SIOUX FALLS	SD	800-995-9646	KELLY SPRINGFIELD	22.80	F	25	$0.00	Y
HURLEY STATE BANK/PANTS PLACE	SIOUX FALLS	SD	800-767-5560	PANTS PLACE	22.80	F	25	$0.00	N
HURLEY STATE BANK/SCRIBBLES	SIOUX FALLS	SD	800-767-5560	SCRIBBLES	22.80	F	25	$0.00	N

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A.) **ABBREVIATIONS**

CARD NAME	:	"MC" = MASTERCARD; "V" = VISA
F/V	:	"F" = FIXED INTEREST RATE; "V" = VARIABLE INTEREST RATE
AD'L FEES	:	"Y" - ADDITIONAL FEES ARE CHARGED; "N" = ADDITIONAL FEES ARE NOT CHARGED

B.) **NUMBERS** IN PARENTHESES FOLLOWING CARD ISSUER'S NAME INDICATE BANK IS AN AGENT FOR ANOTHER BANK. KEY IS BELOW:

(1) HOUSEHOLD BANK, NA SALINAS, CA
(2) CHASE MANHATTAN BANK, WILMINGTON, DE
(3) NORWEST CARD SERVICES, DES MOINES, IA
(4) MELLON BANK, WILMINGTON, DE
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, IL
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) NATIONAL CITY BANK, COLUMBUS, OH
(14C) MBNA AMERICA, NEWARK, DE
(14E) MARYLAND BANK NA, BALTIMORE, MD
(14F) SUNAPOINT BANK, BEDFORD, NH
(14G) BANCOHIO NATIONAL BANK, COLUMBUS, OH
(14H) CORESTATES BANK OF DELAWARE, WILMINGTON, DE
(14J) BANKONE, COLUMBUS, OH
(14K) FIRST USA, WILMINGTON, DE

C.) BANK LISTED TO THE LEFT OF A **SLASHMARK** IS THE ISSUING BANK, BANK LISTED TO THE RIGHT OF THE SLASHMARK INDICATES AN AGENT BANK FOR THE ISSUING BANK.

D.) **INITIALS** FOLLOWING THE CARD NAME INDICATE AN AFFINITY GROUP. DETAILS SHOULD BE OBTAINED FROM THE CARD ISSUER.

E.) THIS REPORT CONTAINS INFORMATION SUBMITTED BY THE INDIVIDUAL CARD ISSUERS. THE **RATES** REPORTED ARE NOT INDEPENDENTLY VERIFIED AND MAY BE SUBJECT TO CHANGE AFTER THE REPORT DATE. YOU ARE ADVISED TO CONTACT AN ISSUER TO VERIFY RATES AND TERMS BEFORE APPLYING FOR A PARTICULAR CREDIT CARD.

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AAL MEMBER C U	APPLETON	WI	800-654-7728	MC	13.90	V	25	$5.00	Y
AAL MEMBER C U	APPLETON	WI	800-654-7728	VISA	11.40	V	25	$12.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	508-658-5600	VISA	12.90	F	25	$12.00	Y
ALDENVILLE C U	CHICOPEE	MA	800-654-7728	VISA GOLD	11.00	V	25	$0.00	Y
ALDENVILLE C U	CHICOPEE	MA	800-654-7728	VISA	11.00	V	25	$0.00	Y
AMERICAN EXPRESS/CENTURION BK	WILMINGTON	DE	800-635-5955	OPTIMA	17.75	V	25	$25.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	VISA	16.40	V	25	$0.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	MC GTE	21.99	V	25	$0.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	VISA CAREER IMAGES	21.99	V	0	$20.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	MC	22.90	V	25	$0.00	Y
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-843-5463	VISA	12.90	F	25	$0.00	Y
BANK OF BOSTON	WORCESTER	MA	800-831-4141	VISA	14.88	V	25	$40.00	N
BANK OF BOSTON	WORCESTER	MA	508-831-4141	VISA	15.60	V	25	$20.00	N
BANK OF CANTON	CANTON	MA	617-828-5626	MC	13.68	F	25	$25.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	VISA	13.68	F	25	$25.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	MC DUAL RATE	21.00	F	25	$39.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	VISA DUAL RATE	21.00	F	25	$39.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	VISA GOLD PREMIUM	11.00	V	25	$45.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	VISA CLASSIC	16.90	V	25	$21.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC CLASSIC	16.90	V	25	$21.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	VISA GOLD	15.40	V	25	$30.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC GOLD	15.40	V	25	$30.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC GOLD PREMIUM	11.00	V	25	$45.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA PREMIUM	11.00	V	25	$45.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC GOLD	15.40	V	25	$30.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC GOLD PREMIUM	11.00	V	25	$45.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA CLASSIC	16.90	V	25	$21.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC CLASSIC	16.90	V	25	$21.00	Y

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BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA GOLD	15.40	V	25	$30.00	Y
BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC GOLD	19.90	F	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC GOLD	15.90	V	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	15.90	V	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC	15.90	V	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	MC	19.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA	19.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	19.90	F	25	$40.00	Y
BENJAMIN FRANKLIN SAVINGS BANK (14C)	FRANKLIN	MA	800-421-2110	VISA	15.90	V	25	$20.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.90	F	25	$20.00	Y
BERKSHIRE COUNTY SAVINGS BANK (14C)	PITTSFIELD	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
BOSTON EDISON EMP C U	BOSTON	MA	800-654-7728	MC	13.90	F	25	$15.00	Y
BOSTON POST OFFICE EMPL CU	BOSTON	MA	800-654-7728	VISA	12.90	F	25	$12.00	Y
BOSTON POST OFFICE EMPL CU	BOSTON	MA	800-654-7728	MC	12.90	F	25	$12.00	Y
BRAINTREE COOPERATIVE BANK	BRAINTREE	MA	800-237-6211	VISA	12.96	F	25	$20.00	Y
BRAINTREE COOPERATIVE BANK	BRAINTREE	MA	800-237-6211	MC	12.96	F	25	$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	800-237-6211	VISA	13.80	F	25	$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	800-237-6211	MC	13.80	F	25	$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.90	V	25	$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.90	V	25	$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREFERRED	18.40	V	25	$20.00	Y
BROADWAY NATIONAL BANK OF CHELSEA	CHELSEA	MA	617-884-2650	MC	18.00	F	25	$20.00	N
BROCKTON C U	BROCKTON	MA	508-586-2080	MC	13.75	F	25	$0.00	Y
BROCKTON C U	BROCKTON	MA	508-586-2080	VISA	13.75	F	25	$0.00	Y
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	800-654-7728	VISA	12.95	F	25	$15.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	VISA	5.90	V	25	$0.00	Y

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BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	MC GOLD	5.90	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	VISA GOLD	5.90	V	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	MC	5.90	V	25	$0.00	Y
BROTHERHOOD C U	LYNN	MA	617-598-5555	VISA	9.40	V	25	$10.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-349-1475	MC GOLD	16.45	F	25	$45.00	N
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-349-1475	MC	16.45	F	25	$21.00	N
CARMEL C U	CHELSEA	MA	617-884-3396	MC	10.00	V	15	$10.00	Y
CENTRAL MA TELEPHONE WKRS C U	WORCESTER	MA	800-654-7728	VISA	12.90	F	25	$12.00	Y
CENTURY BANK & TRUST COMPANY	MEDFORD	MA	800-421-2110	MC	17.40	V	25	$0.00	Y
CENTURY BANK & TRUST COMPANY	MEDFORD	MA	800-421-2110	VISA	17.40	V	25	$0.00	Y
CHADWICH FEDERAL CREDIT UNION	NORWOOD	MA	617-255-4358	VISA	12.50	V	25	$12.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC GOLD	19.80	F	30	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA GOLD	19.80	F	30	$50.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	19.80	F	30	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA	19.80	F	30	$0.00	Y
CHASE MANHATTAN BK/BANK OF BOSTON	WILMINGTON	DE	800-441-7681	MC	19.80	F	30	$0.00	Y
CHASE MANHATTAN BK/BANK OF BOSTON	WILMINGTON	DE	800-441-7681	MC GOLD	19.80	F	30	$0.00	Y
CHASE MANHATTAN BK/BANK OF BOSTON	WILMINGTON	DE	800-441-7681	VISA	19.80	F	30	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	18.90	F	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	18.90	F	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	18.90	V	25	$20.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	18.90	V	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	18.90	V	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	18.90	F	25	$36.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	18.90	V	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VIS A AMERICAN HORSE SHOW	17.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC	17.80	F	25	$20.00	Y

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CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC METS	17.80	F	25	$25.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC METS	16.75	V	25	$25.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC	19.15	V	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA	19.15	V	25	$25.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA	17.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	18.90	V	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	17.50	V	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC GOLD	16.75	V	25	$45.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	17.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	SHELL STUDENT MC	16.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC GOLD	16.80	F	25	$40.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	16.80	F	25	$40.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA ROAD RUNNER	16.80	F	25	$40.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELLSTUDENT	16.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	16.75	V	25	$45.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA AAA REVOLVER	14.50	F	0	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA BUSINESS	15.00	V	25	$35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA REVOLVER	14.50	F	0	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA AAA	15.90	F	25	$15.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA CLASSIC	16.15	V	25	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA DUAL ANN. FEE	16.15	V	25	$25.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	MC DUAL ANN FEE	16.15	F	25	$25.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA GOLD	16.15	V	25	$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	15.90	v	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y

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CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.00	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	15.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	18.90	V	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.90	V	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	18.90	V	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.40	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.90	V	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.40	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.40	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.40	F	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA WOR PUB SCH	13.00	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CLASSIC	14.50	F	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA INSURANCE	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CLASSIC	14.50	F	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CENTURY	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA PRIME GROUP	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC PRIME GROUP	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CENTURY	12.50	V	25	$0.00	Y
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	508-481-7900	MC	10.90	F	25	$0.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC GOLD	18.90	V	25	$0.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC	18.90	V	25	$0.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	VISA	16.90	V	25	$25.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC	16.90	V	25	$25.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	MC GOLD	16.90	V	25	$25.00	Y
COMPASS BANK FOR SAVINGS (4)	NEW BEDFORD	MA	800-441-7011	VISA	18.90	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA GOLD	17.90	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$0.00	Y

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CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	18.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	17.90	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	17.90	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	17.90	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	18.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	18.90	F	25	$0.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC	17.90	F	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA	18.90	V	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA GOLD	18.90	V	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC	18.90	V	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA	17.90	F	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC GOLD	18.90	V	25	$40.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-545-7899	MC GOLD	18.90	F	25	$0.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-545-7899	MC GOLD	18.90	V	25	$0.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-545-7899	MC	18.90	F	25	$0.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-545-7899	VISA	18.90	F	25	$0.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-545-7899	M C	18.90	V	25	$0.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-545-7899	VISA GOLD	18.90	V	25	$0.00	Y
CRESCENT C U	BROCKTON	MA	508-559-5400	MC	9.95	F	25	$0.00	Y
CRESCENT C U	BROCKTON	MA	508-559-5400	VISA	9.95	F	25	$0.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA GOLD	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA	11.90	V	25	$29.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA PREMIER	15.90	F	25	$40.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA UNITY/BASS	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA CLASSIC	15.90	F	25	$20.00	Y

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CRESTAR BANK	RICHMOND	VA	800-368-7700	MC UNITY/BASS	15.90	F	25	$20.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA GOLD	13.50	V	25	$25.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA CLASSIC	13.50	V	25	$15.00	Y
DIRECT FEDERAL C U	NEEDHAM HGTS.	MA	617-455-6500	VISA	15.90	V	25	$0.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	16.95	V	0	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC	19.80	F	0	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC	16.95	V	0	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	19.80	F	0	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	19.80	F	0	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	19.80	F	0	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	14.95	V	0	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	19.80	F	0	$36.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	19.80	F	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	19.80	F	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	16.95	V	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	16.95	V	25	$20.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	15.90	V	25	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	15.90	V	25	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	15.90	V	25	$0.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	MC	16.25	F	25	$20.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	VISA	16.25	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREF STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	15.90	V	25	$0.00	Y

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FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREF STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC BUSINESS	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF STUDENT	18.90	F	25	$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.90	V	25	$20.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	15.90	F	25	$20.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	VISA	18.40	V	25	$0.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	MC	18.40	V	25	$0.00	Y
FILENE C U	BOSTON	MA	800-654-7728	VISA	9.99	F	30	$15.00	Y
FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	800-262-9323	MC	9.00	V	25	$20.00	Y
FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	800-262-9323	MC	17.50	V	25	$20.00	Y
FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	800-262-9323	MC	15.00	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA NO FEE	16.90	V	0	$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC	16.90	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA GOLD	16.50	V	25	$40.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC NO FEE	16.90	V	0	$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC GOLD	16.50	V	25	$40.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC	16.90	V	25	$20.00	Y

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FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA CLASSIC	16.90	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC DUAL	16.90	V	25	$30.00	Y
FITCHBURG MUNICIPAL EMP C U	FITCHBURG	MA	508-342-1827	VISA	12.90	F	25	$0.00	Y
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC BUSINESS	15.95	F	30	$30.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC	15.95	F	30	$24.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC GOLD	15.95	F	30	$48.00	N
FLORENCE SAVINGS BANK	FLORENCE	MA	800-545-7899	VISA	19.90	F	25	$0.00	Y
FLORENCE SAVINGS BANK	FLORENCE	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	800-THE-LINE	VISA	9.90	F	25	$15.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA ASB	9.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 2	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD LEUMI	16.80	F	25	$45.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 2	20.80	F	0	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CUC CLASSIC	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 2	20.80	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	20.80	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	24.00	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANK ONE 1	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	20.80	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD BANK ONE 1	16.80	F	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD BANK ONE 1	16.80	F	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE	0.00	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD BANKONE 2	16.80	F	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD DDD	24.45	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	20.90	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC BRENDELS PREFFERED	20.90	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	20.90	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	24.45	V	25	$30.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD BANKONE 2	16.80	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 2	24.45	V	0	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AMES	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CSB CLASSIC	23.45	V	0	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC ENOSRE	24.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CSB CLASSIC	23.40	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IWC	21.80	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC ENCORE	22.45	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	24.00	F	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA AAA CINN CLASSIC	21.80	V	0	$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IWC	21.80	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CSB CLASSIC	21.45	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CSB CLASSIC	21.45	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GLD CLASSIC GE REWARDS	20.90	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GLD CLASSIC GE REWARDS	20.90	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC RADIO	18.30	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC AMES	19.80	F	25	$10.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC FLAG	19.90	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC EXXON EXT	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IWC	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA AAA NY	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC BRENDELS PREFFERED	17.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD BANK ONE 1	19.40	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD BANKONE 2	19.40	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC AAA CINN CLASSIC	17.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CUC CLLASSIC	17.40	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA COST SAVER	17.40	V	25	$0.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IWC	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC STUDENT CARD	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC AAA NY	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC AAA CINN CLASSIC	17.90	F	25	$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC IWC	18.30	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC IWC	18.30	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA AAA CINN CLASSIC	17.90	V	25	$12.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CSB CLASSIC	17.80	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC EMPLOYEE	18.90	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CUC CLASSIC	19.35	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CUC CLASSIC	19.35	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC EXXON EXA	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	17.40	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC ENCORE	17.40	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC FLAG	19.90	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GLD CLASSIC GE REWARDS	17.40	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD DDD	19.80	F	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC AAA NY	19.80	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC HIT-MISS	18.30	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC COST SAVER	17.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD DDD	19.80	F	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC LEUMI	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GLD CLASSIC GE REWARDS	17.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC LEUMI	19.80	F	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA AAA NY	19.80	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC AMES	19.80	F	25	$10.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	17.40	V	25	$0.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	17.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC BANKONE 2	17.40	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC EXXON	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANK ONE 1	17.40	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CSB CLASSIC	17.40	V	25	$20.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC BANKONE 2	17.40	V	25	$15.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC BRENDELS PREFERRED	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE REWARDS	17.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD BANKONE 2	19.40	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC EXXON EX15	19.40	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD BANK ONE 1	19.40	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC HESS CLASSIC	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD DDD	24.45	V	25	$40.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD CLASSIC GE	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC COST SAVER	15.50	V	25	$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC EXXON	9.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC ZEOS	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD ELFUN	15.00	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD ELITE	15.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA COST SAVER	15.50	V	25	$25.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC EXXON	7.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC STUDENT CARD	13.30	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC EXXON	9.90	F	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE	6.90	F	25	$0.00	Y

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GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD CLASSIC GE	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD CLASSIC GE	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE	7.34	V	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC HESS CLASSIC	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GE REWARDS	7.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA ASB	7.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD GE REWARDS	7.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC HESS CLASSIC	6.90	F	0	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GOLD CLASSIC GE	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC LEUMI	14.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC EXXON	7.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GE REWARDS	6.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GE REWARDS	7.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA ASB	7.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC CLASSIC GE	8.34	V	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC GE	9.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA ASB	7.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA CLASSIC	14.45	V	25	$30.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MC GE REWARDS	7.90	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	VISA GOLD ELFUN	15.00	F	25	$0.00	Y
GFA FEDERAL C U	GARDNER	MA	800-843-5463	VISA	12.50	V	25	$12.00	Y
GLENDALE CO-OPERATIVE BANK	EVERETT	MA	800-944-2726	MC	15.90	F	25	$25.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.40	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$40.00	Y

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GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.90	F	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.40	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.40	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.40	F	25	$20.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	18.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	18.90	F	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	15.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	15.90	F	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	15.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	18.90	F	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	15.90	V	25	$0.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER	17.90	V	25	$0.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER/PVT ISSUE	17.90	V	25	$20.00	Y
GREYLOCK C U	PITTSFIELD	MA	800-654-7728	VISA CLASSIC PREFERRED	9.72	F	25	$7.00	Y
GREYLOCK C U	PITTSFIELD	MA	800-654-7728	VISA GOLD	9.72	F	25	$15.00	Y
GREYLOCK C U	PITTSFIELD	MA	800-654-7728	VISA CLASSIC	9.72	F	25	$0.00	Y
HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-656-4328	VISA	11.90	F	25	$15.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	VISA GOLD	12.90	F	25	$25.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	MC	12.90	F	25	$15.00	Y
HINGHAM FEDERAL C U	HINGHAM	MA	800-843-5463	VISA	13.50	F	25	$0.00	Y
HOLY FAMILY HOSPITAL EMPLOYEES FED C U	METHUEN	MA	800-843-5463	VISA	13.90	F	25	$15.00	N
HOUGHTON MIFFLIN EMPLOYEES FED C U	BURLINGTON	MA	800-843-5463	VISA	12.50	F	25	$0.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	10.90	F	25	$15.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	15.90	V	25	$36.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	15.90	V	25	$24.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	17.90	V	25	$0.00	Y

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HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	17.90	V	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	15.90	V	30	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	15.90	V	30	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	18.90	F	30	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	18.90	F	30	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90	V	30	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	15.90	V	30	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	18.90	F	30	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	18.90	F	30	$0.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA	15.90	V	25	$40.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
HYDE PARK SAVINGS BANK (14C)	HYDE PARK	MA	800-545-7899	VISA GOLD	18.90	F	25	$20.00	Y
IAG FEDERAL C U	RYE	NY	800-554-6700	VISA	14.90	F	25	$0.00	N
IAG FEDERAL C U	RYE	NY	800-554-6700	MC	14.90	F	25	$0.00	N
INDUSTRIAL C U	BOSTON	MA	617-742-1616	VISA	13.25	V	25	$10.00	Y
INDUSTRIAL C U	BOSTON	MA	617-742-1616	VISA SECURED	15.00	V	25	$25.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA GOLD	9.90	V	25	$40.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC GOLD	9.90	V	25	$40.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC	9.90	V	25	$20.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA	9.90	V	25	$20.00	Y
JC PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	15.90	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	18.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.50	F	30	$15.00	Y

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JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	V	30	$0.00	Y
KEY FEDERAL SAVINGS BANK	HARVE DE GRACE	MD	617-356-7080	VISA INS. AGENCY	19.50	F	31	$35.00	Y
LAWRENCE FIREFIGHTERS FEDERAL C U	LAWRENCE	MA	800-843-5463	VISA	12.90	F	25	$0.00	Y
LEOMINSTER CU	LEOMINSTER	MA	508-537-8027	CREDIT BUILDER VISA	17.50	V	25	$20.00	Y
LEOMINSTER CU	LEOMINSTER	MA	508-537-8027	VISA	14.50	V	25	$20.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	VISA	15.90	V	25	$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	MC	15.90	V	25	$0.00	Y
LOUISE E. MILLS CU	MERRIMAC	MA	508-346-4561	MC	8.50	F	25	$15.00	Y
LUSO AMERICAN C U	PEABODY	MA	508-531-5767	VISA	11.00	F	25	$0.00	Y
LYNN POSTAL DISTRICT EMPLOYEES C U	LYNN	MA	800-654-7728	VISA	13.90	F	30	$0.00	Y
MALDEN TEACHERS CU	MALDEN	MA	617-324-2241	VISA	9.90	F	25	$0.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MASS MUTUAL EMPLOYEES C U	SPRINGFIELD	MA	800-556-5678	VISA	12.00	F	25	$0.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	800-654-7728	MC	11.99	F	25	$15.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA	15.90	F	25	$0.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA SECURED	11.95	F	25	$0.00	Y

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MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	18.40	V	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	18.40	V	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	18.40	V	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	18.90	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	18.40	V	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	18.90	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	18.90	J	25	$0.00	Y
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-4185	VISA	11.99	F	25	$15.00	Y
MERCANTILE BANK & TRUST COMPANY	BOSTON	MA	617-247-2800	MC GOLD	9.96	F	25	$40.00	N
MERCANTILE BANK & TRUST COMPANY	BOSTON	MA	617-247-2800	VISA GOLD	9.96	F	25	$40.00	N
MERRIMACK VALLEY FEDERAL C U	N. ANDOVER	MA	800-356-0067	VISA CLASSIC	13.90	F	25	$0.00	Y
METHUEN MUNICIPAL EMPLOYEES C U	METHUEN	MA	800-843-5463	VISA	10.90	F	25	$0.00	N
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA	12.90	F	25	$15.00	Y
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA SECURED	12.90	F	25	$30.00	Y
MFC FEDERAL C U	TURNERS FALLS	MA	800-843-5463	VISA	13.90	F	26	$15.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	MC	18.90	V	25	$20.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	MC GOLD	18.90	V	25	$40.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	MC GOLD	19.90	F	25	$40.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	VISA	18.90	V	25	$20.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	VISA GOLD	18.90	V	25	$40.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	VISA GOLD	19.90	F	25	$40.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	MC	19.90	F	25	$20.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	VISA	19.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y

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MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MILLBURY C U	MILLBURY	MA	800-654-7728	MC	13.90	F	30	$20.00	Y
MILLBURY C U	MILLBURY	MA	800-449-7728	VISA	13.90	F	30	$20.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	MC	14.16	F	25	$15.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	$15.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC	12.40	V	25	$25.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC GOLD	12.90	V	25	$15.00	Y
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA CLASSIC	12.00	F	25	$0.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA GOLD	12.00	F	25	$10.00	N
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	15.90	V	25	$20.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	15.90	V	25	$40.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	18.90	F	25	$40.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	18.90	F	25	$20.00	Y
M.I.T. EMPLOYEES FEDERAL C U	CAMBRIDGE	MA	800-THE-LINE	VISA	10.90	F	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	19.90	F	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	18.90	V	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	18.90	V	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	MC	14.50	F	25	$20.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.50	F	25	$20.00	N
NATICK METROWEST C U	NATICK	MA	800-THE-LINE	MC	8.90	F	25	$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA CLASSIC	12.00	V	25	$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	MC BASIC	12.00	V	25	$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA GOLD	12.00	V	25	$0.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	617-631-6000	MC	16.50	F	25	$18.00	Y

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NESC FEDERAL C U	ANDOVER	MA	800-843-5463	VISA	12.50	F	25	$15.00	N
NEW ENGLAND TEAMSTERS FEDERAL C U	ARLINGTON	MA	800-843-5463	VISA	13.90	F	25	$0.00	N
NEW ERA BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	F	0	$30.00	Y
NEW ERA BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	F	0	$30.00	Y
NEW ERA BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	F	0	$30.00	Y
NEW ERA BANK	SOMERSET	NJ	908-937-4600	VISA SECURED	17.50	F	0	$30.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	813-571-2200	MC	9.90	F	25	$0.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	VISA	9.90	F	25	$0.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC	17.50	V	25	$20.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	VISA	17.50	V	25	$20.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC	15.90	V	25	$20.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.90	V	25	$40.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.90	V	25	$40.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.90	V	25	$40.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.50	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	MC	17.50	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC	17.50	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.90	V	25	$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.90	V	25	$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.50	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.90	V	25	$40.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.90	V	25	$40.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA	17.50	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC	17.50	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC	17.50	V	25	$40.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA GOLD	15.90	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA	17.50	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC GOLD	15.90	V	25	$20.00	Y

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OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD STANDARD	15.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL NAT FNRL DIR	15.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD APPR. INST.	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD IMAGE SOFT	15.00	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AIA	15.60	F	25	$27.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER. VET.	13.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL NAT FNRL DIR	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD MOWW	14.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC STUDENT	16.90	F	25	$10.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	9.00	V	25	$17.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD VEG. TIMES	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	14.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL ELMHURST COL	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD	9.00	V	25	$27.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	14.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	14.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ISIM	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER MOWW1	15.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ELMHURST COL	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	13.80	F	25	$18.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER MKTG	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AAA	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	13.80	F	25	$18.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL AMER MKTG	17.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NAQAP	15.60	F	25	$20.00	Y
OCEAN SPRAY EMPLOYEES FEDERAL C U	LAKEVILLE	MA	508-946-7327	VISA	10.90	F	25	$10.00	Y
PACIFIC NATIONAL BANK OF NANTUCKET	NANTUCKET	MA	800-944-2723	VISA	16.90	V	25	$20.00	Y
PEOPLES SAVINGS BANK-BROCKTON	BROCKTON	MA	800-874-2100	MC/VISA	16.95	V	25	$20.00	Y

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PEO;LES SAVINGS BANK-BROCKTON	BROCKTON	MA	800-874-2100	MC/VISA	19.80	F	25	$20.00	Y
PLYMOUTH CITY TEACHERS FED C U	W. WAREHAM	MA	800-843-5463	VISA	12.50	F	25	$10.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA GOLD	17.90	V	25	$40.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC GOLD	17.90	V	25	$40.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA PREFERRED	18.90	F	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC PREFERRED	18.90	F	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA PREFERRED	17.90	V	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC GOLD	18.90	F	25	$40.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	MC PREFERRED	17.90	V	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3104	VISA GOLD	18.90	F	25	$40.00	Y
QUINCY MUNICIPAL C U	QUINCY	MA	800-654-7728	MC	9.90	V	30	$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC PREFERRED	18.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC GOLD	19.90	V	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC GOLD	19.90	V	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA GOLD	19.90	V	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	MC PREFERRED	18.90	F	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-635-0581	VISA GOLD	19.90	V	25	$20.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-654-7728	VISA	12.60	F	25	$10.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-654-7728	MC	12.60	F	25	$10.00	Y
ROCKLAND FEDERAL C U	ROCKLAND	MA	617-878-0232	VISA	12.90	V	25	$9.00	Y
ROCKLAND FEDERAL C U	ROCKLAND	MA	617-878-0232	VISA	13.00	V	25	$0.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT	MA	508-546-3411	MC	18.00	F	25	$0.00	N
S & W FEDERAL C U	BOSTON	MA	617-589-5830	VISA	11.90	F	25	$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA	18.90	V	25	$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA GOLD	18.90	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA GOLD	17.90	V	25	$0.00	Y

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SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC PREFERRED	17.90	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA PREFERRED	17.90	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA GOLD	18.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC PREFERRED	18.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC GOLD	17.90	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-635-0581	MC GOLD	18.90	F	25	$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	19.90	F	25	$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	19.90	F	25	$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	MC GOLD	19.90	F	25	$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	18.90	V	25	$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	18.90	V	25	$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-345-4974	VISA GOLD	18.90	V	25	$0.00	Y
SAUGUS CO-OPERATIVE BANK	SAUGUS	MA	800-545-7899	MC GOLD	18.90	V	25	$0.00	Y
SAUGUS FEDERAL C U	SAUGUS	MA	800-THE-LINE	MC	10.50	V	25	$12.00	N
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	VISA	17.80	V	25	$20.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	MC GOLD	17.80	V	25	$20.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA	13.90	F	25	$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA SECURED	13.90	F	25	$0.00	Y
SHARON C U	SHARON	MA	800-654-7728	VISA	9.90	F	25	$15.00	Y
SHREWSBURY MUNICIPAL EMPLOYEES C U	SHREWSBURY	MA	508-843-5463	VISA CLASSIC	12.50	F	25	$12.00	Y
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA GOLD	16.92	F	25	$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA	16.92	F	25	$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC GOLD	16.92	F	25	$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC	16.92	F	25	$15.00	N
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC GOLD	12.90	F	25	$15.00	Y
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC GOLD PREMIUM	12.90	F	25	$30.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
SOUTHERN MA PHONE WORKERS C U	FAIRHAVEN	MA	508-994-9971	MC	13.90	F	25	$0.00	Y
SPRINGFIELD INST. FOR SVS (14C)	SPRINGFIELD	MA	800-421-2110	VISA	18.90	F	25	$0.00	Y
SPRINGFIELD INST. FOR SVS (14C)	SPRINGFIELD	MA	800-421-2110	VISA GOLD	18.90	F	25	$0.00	Y
SPRINGFIELD INST. FOR SVS (14C)	SPRINGFIELD	MA	800-421-2110	MC	18.90	F	25	$0.00	Y
SPRINGFIELD INST. FOR SVS (14C)	SPRINGFIELD	MA	800-421-2110	MC GOLD	17.90	V	25	$0.00	Y
SPRINGFIELD INST. FOR SVS (14C)	SPRINGFIELD	MA	800-421-2110	VIS GOLD	17.90	V	25	$0.00	Y
SPRINGFIELD INST. FOR SVS (14C)	SPRINGFIELD	MA	800-421-2110	MC	17.90	V	25	$0.00	Y
SPRINGFIELD INST. FOR SVS (14C)	SPRINGFIELD	MA	800-421-2110	MC GOLD	18.90	F	25	$0.00	Y
SPRINGFIELD INST. FOR SVS (14C)	SPRINGFIELD	MA	800-421-2110	VISA	17.90	V	25	$0.00	Y
STONEHAM MUNICIPAL EMPLOYEES C U	STONEHAM	MA	800-THE-LINE	VISA	9.00	V	25	$0.00	N
ST. ANTHONY-NEW BEDFORD FEDERAL C U	NEW BEDFORD	MA	508-996-5492	VISA	16.00	F	25	$0.00	N
ST. JEAN'S C U	LYNN	MA	617-592-5420	VISA	10.50	F	25	$10.00	N
ST. JEAN'S C U	LYNN	MA	617-592-5420	MC	10.50	F	25	$10.00	N
ST. MICHAELS-FALL RIVER C U	FALL RIVER	MA	800-843-5463	VISA	10.75	F	25	$15.00	N
T I FEDERAL C U	ATTLEBORO	MA	800-325-8428	VISA	11.90	F	25	$0.00	Y
TAUNTON FEDERAL C U	RAYNHAM	MA	508-824-6466	VISA	12.99	F	25	$0.00	Y
TELEPHONE WORKERS' C U	BOSTON	MA	617-439-6500	VISA	9.50	F	25	$0.00	N
TEWKSBURY MUNICIPAL EMPLOYEES C U	TEWKSBURY	MA	800-843-5463	MC	10.90	F	25	$15.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CL CONS EDGE	14.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA GOLD CONS EDGE	14.40	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC UNION PRIV CORP	17.40	V	25	$25.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA AMER EQUINE	16.40	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC COUNTRYWIDE GLD DUAL	15.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLFERS CLASSIC	13.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA CONS EDGE 25	17.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE	14.40	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA GOLD CONS EDGE	15.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC UNION PRIVILEGE	13.50	V	25	$0.00	Y

MASSACHUSETT CREDIT CARD ISSUER'S REPORT
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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONSUMERS EDGE GRACE	16.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONS EDGE 25	17.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC COUNTRYWIDE STAN DUAL	17.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE	15.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC TENNIS ADVANTAGE	13.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA CL CONS EDGE	14.90	V	25	$0.00	Y
UMASS/5 COLLEGE FEDERAL C U	AMHERST	MA	800-THE-LINE	VISA	11.90	F	25	$0.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	508-535-6991	VISA	11.50	F	25	$15.00	Y
UNITED INDUSTRIAL C U	BOSTON	MA	800-654-7728	VISA	9.90	F	25	$15.00	Y
UNITED INDUSTRIAL C U	BOSTON	MA	800-654-7728	MC	9.90	F	25	$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA GOLD	12.90	F	25	$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA	12.90	F	25	$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC	12.90	F	25	$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC GOLD	12.90	F	25	$25.00	Y
UNIVERSITY C U	BOSTON	MA	800-654-7728	MC	9.95	F	25	$10.00	N
WEBSTER C U	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	MC CLASSIC	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	VISA GOLD	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	MC GOLD	13.90	V	25	$15.00	Y
WELLESLEY MUNICIPAL EMPLOYEES C U	WELLESLEY	MA	800-THE-LINE	VISA	12.50	F	25	$0.00	Y

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WEMELOCO C U	W SPRINGFIELD	MA	800-654-7728	MC	12.60	F	25	$0.00	Y
WESTPORT FEDERAL C U	WESTPORT	MA	800-843-5462	VISA	11.99	F	25	$15.00	N
W-G C U	WORCESTER	MA	800-THE-LINE	MC	12.50	F	25	$15.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	MC	16.50	F	25	$20.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	VISA	16.50	F	25	$20.00	Y
WINTHROP C U	WINTHROP	MA	800-THE-LINE	VISA	13.50	F	25	$0.00	Y
WOBURN MUNICIPAL EMPLOYEES C U	WOBURN	MA	617-933-2600	VISA	12.95	F	25	$0.00	Y
WORCESTER CENTRAL FEDERAL C U	SHREWSBURY	MA	800-527-1017	VISA	12.50	F	25	$15.00	Y
WORCESTER CITY INST. FOR SAVINGS	WORCESTER	MA	800-831-4141	VISA GOLD	14.88	V	25	$40.00	Y
WORCESTER CITY INST. FOR SAVINGS	WORCESTER	MA	800-831-4141	VISA CLASSIC	15.60	V	25	$20.00	Y
WORKERS' C U	FITCHBURG	MA	800-221-4020	VISA	12.90	F	25	$0.00	N
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC PREFERRED	18.40	V	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC PREFERRED	19.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC GOLD	18.40	V	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA GOLD	18.40	V	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA PREFERRED	19.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA PREFERRED	18.40	V	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC GOLD	19.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
W. SPRINGFIELD MUNICIPAL C U	W SPRINGFIELD	MA	800-843-5463	VISA	11.90	V	25	$0.00	Y

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AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	812-453-2017	U.S. ELECTRONICS	18.96	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	812-453-2017	NASSAU FURNITURE	17.90	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	812-453-2017	REC. SPORTS & IMPORTS	18.96	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	812-453-2017	NO. AMERICANVANLINES	19.80	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	812-453-2017	KINETICO	15.90	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	812-453-2017	ROGERS JEWELERS	21.90	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	812-453-2017	VALLEYWINDOWS & SIDING	15.90	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	812-453-2017	NEW PRO	15.90	F	25	$0.00	Y
AMERICAN GENERAL FINANCIAL CENTER	EVANSVILLE	IN	812-453-2017	PRIVATE LABEL	14.95	F	25	$0.00	Y
CITCO PETROLIUM CORPORATION	TULSA	OK	800-756-2484	CITGO	18.00	V	25	$0.00	Y
CITICORP RETAIL SERVICES	MELVILLE	NY	516-673-2437	BRADLEES	18.00	F	25	$0.00	N
CONOCO, INC	PONCA CITY	OK	405-767-5111	CONOCO	18.00	F	25	$0.00	N
CWT SPECIALTY STORES INC	S. ATTLEBORO	MA	508-339-6020	CHERRY & WEBB	18.00	F	25	$0.00	Y
EMPIRE CLOTHING COMPANY	GLOUCESTER	MA	508-283-3213	EMPIRE	0.00	F	28	$0.00	N
FARM PLAN CORPORATION	MADISON	WI	800-356-9033	FARM PLAN	17.90	V	25	$0.00	N
GANTOS, INC.	GRAND RAPIDS	MI	616-949-7000	GANTOS	18.00	F	30	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	MACY'S	21.60	F	26	$0.00	N
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	I. MAGNIN	21.60	F	26	$0.00	Y
GE CAPITAL CONSUMER CARD COMPANY	CINCINNATI	OH	800-743-6229	BULLOCK'S	21.60	F	26	$0.00	N
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-5560	CANADIANS	22.80	F	25	$0.00	N
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-8035	HELZBERG	21.60	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-995-9646	KELLY SPRINGFIELD	22.80	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-5560	PANTS PLACE	22.80	F	25	$0.00	N
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-5560	SCRIBBLES	22.80	F	25	$0.00	N
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7574	ACCENTE	21.60	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-843-0291	BURBERRYS	21.60	F	25	$0.00	N
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7574	OFFICE MAX	21.60	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7574	AMERICA'S COOP/HOMETOWN	21.96	F	25	$0.00	Y

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HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7574	UNITED AIRLINES	21.60	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7574	PAUL HARRIS	22.60	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-736-7101	CATHERINE'S, INC.	21.96	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-733-2654	AMERICAN AIRLINES	21.60	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-1114	GOODYEAR	21.96	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-736-7100	PS PLUS SIZES	21.96	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7574	INCREDIBLE UNIVERSE	22.55	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7574	COMPUTER CITY	22.55	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7574	MEDCASH	19.88	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7574	PAUL HARRIS STARTER	24.00	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7574	AUDREY JONES	19.80	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7574	WARREN CO/ENTRTAINMNT PLS	18.00	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7887	LECHMERE	19.86	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7574	LAURA ASHLEY	19.80	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALLS	SD	800-767-7574	PCS/BETASERON	12.00	F	25	$0.00	Y
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE RECREATIONAL	18.00	V	26	$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE CR.REV.PLAN	18.00	V	26	$0.00	N
J. C. PENNEY COMPANY, INC.	PLANO	TX	800-542-0800	JC PENNEY	18.00	F	25	$0.00	N
MOBIL OIL CREDIT CORPORATION	LENEXA	KS	913-752-7000	MOBIL	18.00	F	25	$0.00	N
MOBILE OIL CREDIT CORPORATION	LENEXA	KS	913-752-7000	MOBILE PLUS	18.00	F	25	$20.00	N
MONOGRAM CREDIT CARD BANK OF GA	STAMFORD	CT	800-344-4355	EXXON	18.00	F	27	$0.00	N
PIER 1 IMPORTS (USA), INC.	FORT WORTH	TX	800-367-3662	PIER 1 IMPORTS	18.00	V	25	$0.00	N
PURITAN CLOTHING COMPANY	HYANNIS	MA	508-775-2400	PURITAN CLOTHING	18.00	F	30	$0.00	Y
ROMM & COMPANY, INC.	BROCKTON	MA	508-587-2533	ROMM & CO.	18.00	F	25	$0.00	N
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS HOME IMP.	15.90	F	30	$0.00	N
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS PLUS	21.00	F	30	$0.00	Y
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS	21.00	F	30	$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL SELECT	18.00	F	25	$20.00	Y

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SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL FLEET	18.00	F	25	$0.00	Y
SHELL OIL COMPANY	TULSA	OK	800-331-3703	SHELL	18.00	F	25	$0.00	Y
TALBOTS, (THE) INC.	HINGHAM	MA	800-225-8204	TALBOTS	18.00	F	30	$0.00	N
WICKES LUMBER CO	VERNON HILLS	IL	800-654-7728	WICKES LUMBER	19.80	V	25	$0.00	Y
ZALE DELAWARE, INC.	IRVING	TX	813-539-6560	ZALE	18.00	F	30	$0.00	N
ZALE DELAWARE, INC.	IRVING	TX	813-539-8793	GORDON'S	18.00	F	30	$0.00	N

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A.) **ABBREVIATIONS**

CARD NAME	:	"MC" = MASTERCARD; "V" = VISA
F/V	:	"F" = FIXED INTEREST RATE; "V" = VARIABLE INTEREST RATE
AD'L FEES	:	"Y" - ADDITIONAL FEES ARE CHARGED; "N" = ADDITIONAL FEES ARE NOT CHARGED

B.) **NUMBERS** IN PARENTHESES FOLLOWING CARD ISSUER'S NAME INDICATE BANK IS AN AGENT FOR ANOTHER BANK. KEY IS BELOW:

(1) HOUSEHOLD BANK, NA SALINAS, CA
(2) CHASE MANHATTAN BANK, WILMINGTON, DE
(3) NORWEST CARD SERVICES, DES MOINES, IA
(4) MELLON BANK, WILMINGTON, DE
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, IL
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) NATIONAL CITY BANK, COLUMBUS, OH
(14C) MBNA AMERICA, NEWARK, DE
(14E) MARYLAND BANK NA, BALTIMORE, MD
(14F) SUNAPOINT BANK, BEDFORD, NH
(14G) BANCOHIO NATIONAL BANK, COLUMBUS, OH
(14H) CORESTATES BANK OF DELAWARE, WILMINGTON, DE
(14J) BANKONE, COLUMBUS, OH
(14K) FIRST USA, WILMINGTON, DE

C.) BANK LISTED TO THE LEFT OF A **SLASHMARK** IS THE ISSUING BANK, BANK LISTED TO THE RIGHT OF THE SLASHMARK INDICATES AN AGENT BANK FOR THE ISSUING BANK.

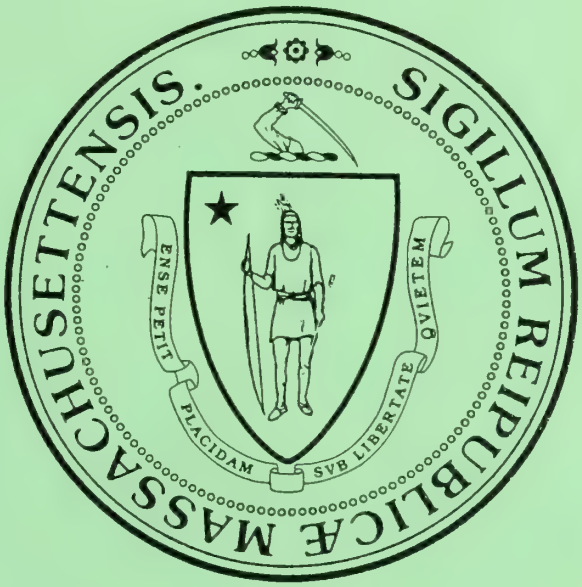
D.) **INITIALS** FOLLOWING THE CARD NAME INDICATE AN AFFINITY GROUP. DETAILS SHOULD BE OBTAINED FROM THE CARD ISSUER.

E.) THIS REPORT CONTAINS INFORMATION SUBMITTED BY THE INDIVIDUAL CARD ISSUERS. THE **RATES** REPORTED ARE NOT INDEPENDENTLY VERIFIED AND MAY BE SUBJECT TO CHANGE AFTER THE REPORT DATE. YOU ARE ADVISED TO CONTACT AN ISSUER TO VERIFY RATES AND TERMS BEFORE APPLYING FOR A PARTICULAR CREDIT CARD.

MASS. KF12.995/2

The Commonwealth of Massachusetts

COMMISSIONER OF BANKS



QUARTERLY CREDIT CARD ISSUER'S REPORT

Pursuant to

GENERAL LAWS CHAPTER 140 SECTION 114C

06/30/95

William F. Weld
Governor

Thomas J. Curry
Acting Commissioner

Published by: William Francis Galvin, Secretary of the Commonwealth

$1.75

LIST OF THE TEN LOWEST CREDIT CARD A.P.R.'S - AS OF June 30, 1995

	CREDIT CARD ISSUER	TELEPHONE	CARD	A.P.R.	FIXED/ VARIABLE	GRACE PERIOD	ANNUAL FEES	OTHER FEES
1	BROOKLINE SAVINGS BANK BROOKLINE, MA	617-730-3500	MC/VISA	5.90*	V	25	00.00	Y
2	FIRST NATIONAL BANK OF IPSWICH IPSWICH, MA	800-262-9323	MC	9.00*	V	25	20.00	Y
3	BROTHERHOOD CU LYNN, MA	617-598-5555	VISA	9.40	V	25	10.00	Y
4	SHARON CU SHARON, MA	800-654-7728	VISA	9.90	F	25	15.00	Y
5	CRESCENT CU BROCKTON, MA	508-580-6511	MC/VISA	9.95	F	25	00.00	Y
6	CARMEL CU CHELSEA, MA	617-884-3396	MC	10.00	V	15	10.00	Y
7	ST. JEANS CU LYNN, MA	617-592-5420	MC	10.50	F	25	10.00	Y
8	SAUGUS FEDERAL CU SAUGUS, MA	617-233-0010	MC	10.50	F	25	12.00	N
9	ALDENVILLE CU CHICOPEE, MA	800-654-7728	VISA	11.00	V	25	00.00	Y
10	UNIFIED FEDERAL CU PEABODY, MA	508-535-6991	VISA	11.50	F	25	15.00	Y

NOTICE: This list contains information as submitted by the individual card issuers. The rates reported are not independently verified and may be subject to change after the report date of June 30, 1995. You are advised to contact an issuer to verify rates and terms before applying for a particular credit card. This list excludes gold, premium, business, and secured cards, and cards issued by industrial/employee credit unions. These cards may offer low APRs. List compiled by: Division of Banks, 100 Cambridge Street, Boston, MA 02202. A complete list is available by writing the State House Book Store, State House, Room 116, Boston, MA 02133, or calling (617)727-2834.

* Indicates an introductory rate which is subject to change after the expiration of the introductory period. Fully phased in rates may be substantially higher.

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	VISA GOLD	5.90	F	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	VISA	5.90	F	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	MC	5.90	F	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)	BROOKLINE	MA	617-730-3500	MC GOLD	5.90	F	25	$0.00	Y
NATICK METROWEST C U	NATICK	MA	800-THE-LINE	MC	8.90	F	25	$0.00	Y
STONEHAM MUNICIPAL EMPLOYEES C U	STONEHAM	MA	800-THE-LINE	VISA	9.00	V	25	$0.00	N
FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	800-262-9323	MC	9.00	V	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD	9.00	V	25	$27.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	9.00	V	25	$17.00	Y
BROTHERHOOD C U	LYNN	MA	617-598-5555	VISA	9.40	F	25	$10.00	Y
GREYLOCK C U	PITTSFIELD	MA	800-237-6211	VISA GOLD	9.72	F	25	$15.00	Y
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	800-THE-LINE	VISA	9.90	F	25	$15.00	N
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	VISA	9.90	F	25	$0.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	813-571-2200	MC	9.90	F	25	$0.00	Y
SHARON C U	SHARON	MA	800-654-7728	VISA	9.90	F	25	$15.00	Y
WESTERN MA PHONE WORKERS C U	SPRINGFIELD	MA	413-739-6961	VISA	9.90	V	25	$0.00	Y
MALDEN TEACHERS CU	MALDEN	MA	617-324-2241	VISA	9.90	F	25	$0.00	Y
UNITED INDUSTRIAL C U	BOSTON	MA	800-654-7728	MC	9.90	F	25	$25.00	Y
UNITED INDUSTRIAL C U	BOSTON	MA	800-654-7728	VISA	9.90	F	25	$15.00	Y
CRESCENT C U	BROCKTON	MA	508-559-5400	MC	9.95	F	25	$0.00	Y
CRESCENT C U	BROCKTON	MA	508-559-5400	VISA	9.95	F	25	$0.00	Y
HOLY FAMILY HOSPITAL EMPLOYEES FED C U	METHUEN	MA	800-843-5463	VISA	9.95	F	25	$15.00	N
UNIVERSITY C U	BOSTON	MA	800-654-7728	MC	9.95	F	25	$10.00	N
MERCANTILE BANK & TRUST COMPANY	BOSTON	MA	617-247-2800	VISA GOLD	9.96	F	25	$40.00	N
MERCANTILE BANK & TRUST COMPANY	BOSTON	MA	617-247-2800	MC GOLD	9.96	F	25	$40.00	N
FILENE C U	BOSTON	MA	800-654-7728	VISA	9.99	F	30	$15.00	Y
CARMEL C U	CHELSEA	MA	617-884-3396	MC	10.00	V	15	$10.00	Y
ST. JEAN'S C U	LYNN	MA	617-592-5420	MC	10.50	F	25	$10.00	Y

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ST. JEAN'S C U	LYNN	MA	617-592-5420	VISA	10.50	F	25	$10.00	Y
SAUGUS FEDERAL C U	SAUGUS	MA	800-THE-LINE	MC	10.50	F	25	$12.00	N
ST. MICHAELS-FALL RIVER C U	FALL RIVER	MA	800-843-5463	VISA	10.75	F	25	$0.00	N
OCEAN SPRAY EMPLOYEES FEDERAL C U	LAKEVILLE	MA	508-946-7327	VISA	10.90	F	25	$10.00	Y
METHUEN MUNICIPAL EMPLOYEES C U	METHUEN	MA	800-843-5463	VISA	10.90	F	25	$0.00	N
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA SECURED	10.90	F	25	$0.00	Y
QUINCY MUNICIPAL C U	QUINCY	MA	800-654-7728	MC	10.90	V	30	$0.00	Y
TEWKSBURY MUNICIPAL EMPLOYEES C U	TEWKSBURY	MA	800-843-5463	MC	10.90	F	25	$10.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	10.90	F	25	$15.00	Y
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	508-481-7900	MC	10.90	F	25	$0.00	Y
M.I.T. EMPLOYEES FEDERAL C U	CAMBRIDGE	MA	800-THE-LINE	VISA	10.90	F	25	$0.00	Y
LUSO AMERICAN C U	PEABODY	MA	508-531-5767	VISA	11.00	F	25	$0.00	Y
ALDENVILLE C U	CHICOPEE	MA	800-654-7728	VISA	11.00	V	25	$0.00	Y
ALDENVILLE C U	CHICOPEE	MA	800-654-7728	VISA GOLD	11.00	V	25	$0.00	Y
AAL MEMBER C U	APPLETON	WI	800-654-7728	VISA	11.40	V	25	$12.00	Y
LOUISE E. MILLS CU	MERRIMAC	MA	800-THE-LINE	MC	11.50	F	25	$15.00	Y
TELEPHONE WORKERS' C U	BOSTON	MA	617-439-6500	VISA	11.50	F	25	$0.00	N
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA GOLD PREM	11.50	V	25	$45.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC GOLD PREM	11.50	V	25	$45.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC GOLD PREMIUM	11.50	V	25	$45.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC GOLD PREMIUM	11.50	V	25	$45.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	508-535-6991	VISA	11.50	F	25	$15.00	Y
S & W FEDERAL C U	BOSTON	MA	617-589-5830	VISA	11.90	F	25	$0.00	Y
HOLYOKE MUNICIPAL EMPL C U	HOLYOKE	MA	800-654-7728	MC	11.90	F	25	$10.00	Y
W. SPRINGFIELD MUNICIPAL C U	W SPRINGFIELD	MA	413-7336108	VISA	11.90	V	25	$0.00	Y
UMASS/5 COLLEGE FEDERAL C U	AMHERST	MA	800-THE-LINE	VISA	11.90	F	25	$0.00	Y
FEDERAL C U	ATTLEBORO	MA	800-843-5463	VISA	11.90	F	30	$0.00	Y
HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-656-4328	VISA	11.90	F	25	$15.00	Y

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T I FEDERAL C U	ATTLEBORO	MA	800-325-8428	VISA	11.90	F	25	$0.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA	11.90	V	25	$29.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA SECURED	11.95	F	25	$0.00	Y
WESTPORT FEDERAL C U	WESTPORT	MA	800-843-5462	VISA	11.99	F	25	$15.00	N
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-4185	VISA	11.99	F	25	$0.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	800-654-7728	MC	11.99	F	25	$15.00	Y
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-41185	VISA	11.99	F	25	$0.00	Y
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA GOLD	12.00	F	25	$10.00	N
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA CLASSIC	12.00	V	25	$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA GOLD	12.00	V	25	$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	MC BASIC	12.00	V	25	$0.00	Y
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA CLASSIC	12.00	F	25	$0.00	N
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	12.00	V	25	$45.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-995-9620	PCS/BETASERON	12.00	F	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CENTURY	12.30	V	25	$0.00	Y
GREYLOCK C U	PITTSFIELD	MA	800-239-6211	VISA CLASSIC PREF	12.48	F	25	$0.00	Y
GREYLOCK C U	PITTSFIELD	MA	800-237-6211	VISA CLASSIC	12.48	F	25	$0.00	Y
CHADWICH FEDERAL CREDIT UNION	NORWOOD	MA	617-255-4358	VISA	12.50	V	25	$12.00	Y
NESC FEDERAL C U	ANDOVER	MA	800-843-5463	VISA	12.50	F	25	$15.00	N
WELLESLEY MUNICIPAL EMPLOYEES C U	WELLESLEY	MA	800-THE-LINE	VISA	12.50	F	25	$0.00	Y
WORCESTER CENTRAL FEDERAL C U	SHREWSBURY	MA	800-527-1017	VISA	12.50	F	25	$0.00	Y
W-G C U	WORCESTER	MA	800-THE-LINE	MC	12.50	F	25	$15.00	Y
HOUGHTON MIFFLIN EMPLOYEES FED C U	BURLINGTON	MA	800-843-5463	VISA	12.50	F	25	$0.00	Y
GFA FEDERAL C U	GARDNER	MA	800-843-5463	VISA	12.50	V	25	$12.00	Y
PLYMOUTH CITY TEACHERS FED C U	W. WAREHAM	MA	800-843-5463	VISA	12.50	F	25	$10.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA INSURANCE	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA PRIME GROUP	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC PRIME GROUP	12.50	V	25	$0.00	Y

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COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CENTURY	12.50	V	25	$0.00	Y
WEMELOCO C U	W SPRINGFIELD	MA	800-654-7728	MC	12.60	F	25	$0.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-654-7728	MC	12.60	F	25	$10.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-654-7728	VISA	12.60	F	25	$10.00	Y
WORKERS' C U	FITCHBURG	MA	800-221-4020	VISA	12.90	F	25	$0.00	N
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC	12.90	F	25	$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC GOLD	12.90	F	25	$25.00	Y
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC GOLD PREMIUM	12.90	F	25	$30.00	Y
BOSTON POST OFFICE EMPL CU	BOSTON	MA	800-654-7728	MC	12.90	F	25	$12.00	Y
BOSTON POST OFFICE EMPL CU	BOSTON	MA	800-654-7728	VISA	12.90	F	25	$12.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA GOLD	12.90	F	25	$25.00	Y
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC GOLD	12.90	F	25	$15.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA	12.90	F	25	$0.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	508-658-5600	VISA	12.90	F	25	$12.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	12.90	V	25	$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	12.90	V	25	$0.00	Y
LAWRENCE FIREFIGHTERS FEDERAL C U	LAWRENCE	MA	800-843-5463	VISA	12.90	F	25	$0.00	Y
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA SECURED	12.90	V	25	$30.00	Y
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA	12.90	V	25	$15.00	Y
CENTRAL MA TELEPHONE WKRS C U	WORCESTER	MA	800-654-7728	VISA	12.90	F	25	$12.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC GOLD	12.90	V	25	$25.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	MC	12.90	F	25	$15.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	VISA GOLD	12.90	F	25	$25.00	Y
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-THE-LINE	VISA	12.90	F	25	$0.00	Y
WOBURN MUNICIPAL EMPLOYEES C U	WOBURN	MA	617-933-2600	VISA	12.95	F	25	$0.00	Y
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	800-654-7728	VISA	12.95	F	25	$15.00	Y
BRAINTREE COOPERATIVE BANK	BRAINTREE	MA	800-237-6211	VISA	12.96	F	25	$20.00	Y
BRAINTREE COOPERATIVE BANK	BRAINTREE	MA	800-237-6211	MC	12.96	F	25	$20.00	Y

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FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	800-654-7728	VISA GOLD	12.99	F	25	$25.00	Y
ROCKLAND FEDERAL C U	ROCKLAND	MA	617-878-0232	VISA	13.00	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA WOR PUB SCH	13.00	V	25	$0.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC	13.40	V	25	$15.00	Y
WINTHROP C U	WINTHROP	MA	800-THE-LINE	VISA	13.50	F	25	$0.00	Y
HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-656-4328	VISA GOLD	13.50	F	25	$0.00	Y
HINGHAM FEDERAL C U	HINGHAM	MA	800-843-5463	VISA	13.50	F	25	$0.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	MC	13.68	F	25	$25.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	VISA	13.68	F	25	$25.00	Y
BROCKTON C U	BROCKTON	MA	508-585-1000	VISA	13.75	F	25	$0.00	Y
BROCKTON C U	BROCKTON	MA	508-595-1000	MC	13.75	F	25	$0.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	508-697-6908	MC	13.80	F	25	$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	800-237-6211	VISA	13.80	F	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	13.80	F	25	$18.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ELMHURSTOOL	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD VEG. TIMES	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD IGIM	13.80	F	25	$0.00	Y
MILLBURY C U	MILLBURY	MA	800-556-5678	MC	13.90	F	25	$20.00	Y
BOSTON EDISON EMP C U	BOSTON	MA	800-654-7728	MC	13.90	F	25	$15.00	Y
MILLBURY C U	MILLBURY	MA	800-556-5678	VISA	13.90	F	25	$20.00	Y
MFC FEDERAL C U	TURNERS FALLS	MA	800-843-5463	VISA	13.90	F	26	$15.00	Y
MERRIMACK VALLEY FEDERAL C U	N. ANDOVER	MA	800-356-0067	VISA CLASSIC	13.90	F	25	$0.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	VISA GOLD	13.90	V	25	$15.00	Y
N. E. TEAMSTERS FED C U	ARLINGTON	MA	617-641-6700	VISA	13.90	F	25	$0.00	N
WEBSTER C U	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	MC GOLD	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	MC CLASSIC	13.90	V	25	$15.00	Y
AAL MEMBER C U	APPLETON	WI	800-654-7728	MC	13.90	V	25	$5.00	Y

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SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA	13.90	F	25	$0.00	Y
LYNN POSTAL DISTRICT EMPLOYEES C U	LYNN	MA	800-654-7728	VISA	13.90	F	30	$0.00	Y
I-C FEDERAL C U	FITCHBURGE	MA	508-343-3725	VISA	13.90	F	25	$20.00	N
SOUTHERN MA PHONE WORKERS C U	FAIRHAVEN	MA	508-994-9971	MC	13.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER. VET	13.90	F	25	$0.00	Y
ROCKLAND FEDERAL C U	ROCKLAND	MA	617-878-0232	VISA	13.90	F	25	$9.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	13.90	V	25	$25.00	Y
FIRST CITIZENS FEDERAL C U	NEW BEDFORD	MA	800-654-7728	VISA CLASSIC	13.99	F	25	$15.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA BUSINESS	14.00	V	25	$35.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC UNION PRIVILEDGE	14.00	V	25	$0.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	$15.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	$15.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE	14.40	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC TENNIS ADVANTAGE	14.40	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA GOLD CONS EDGE	14.40	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLFERS CLASSIC	14.40	V	25	$0.00	Y
PLAN C U	BOSTON	MA	800-654-7728	MC	14.40	F	30	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA CL. CONS EDGE	14.40	V	25	$0.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	MC	14.50	F	25	$20.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.50	F	25	$20.00	N
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CLASSIC	14.50	F	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CLASSIC	14.50	F	25	$0.00	Y
BANK OF BOSTON	WORCESTER	MA	508-831-4141	VISA	14.88	V	25	$40.00	N
IAG FEDERAL C U	RYE	NY	800-431-2754	VISA	14.90	F	25	$0.00	N
IAG FEDERAL C U	RYE	NY	800-431-2754	MC	14.90	F	25	$0.00	N
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	14.90	F	25	$15.00	Y

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THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CL CONS EDGE	14.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	14.90	V	25	$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA NO FEE	14.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	14.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD MOWW	14.90	F	25	$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC NO FEE	14.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	14.90	V	25	$17.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	14.95	F	0	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	14.95	F	0	$36.00	Y
DIRECT FEDERAL C U	NEEDHAM HGTS.	MA	617-455-6500	VISA	15.00	V	25	$0.00	Y
FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	800-262-9323	MC	15.00	V	25	$20.00	Y
LEOMINSTER CU	LEOMINSTER	MA	508-537-8021	VISA	15.00	V	25	$20.00	Y
LEOMINSTER CU	LEOMINSTER	MA	508-537-8021	VISA GOLD	15.00	V	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD IMAGESOFT	15.00	V	25	$0.00	Y
BANK OF BOSTON	WORCESTER	MA	800-831-4141	VISA	15.60	V	25	$20.00	N
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	15.60	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER MKTG	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AIA	15.60	F	25	$27.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AAA	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NAQAP	15.60	F	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD APPR. INST.	15.60	F	25	$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	VISA	15.90	V	25	$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	MC	15.90	V	25	$0.00	Y
MEDWAY SAVINGS BANK(14C)	MEDWAY	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
MEDWAY SAVINGS BANK(14C)	MEDWAY	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y

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MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	15.90	V	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	15.90	V	25	$24.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	15.90	V	25	$36.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	15.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	15.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	15.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	15.90	V	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	15.90	V	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90	V	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	15.90	F	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	15.90	V	25	$0.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC GOLD	15.90	V	25	$30.00	Y
GLENDALE CO-OPERATIVE BANK	EVERETT	MA	800-944-2726	MC	15.90	F	25	$25.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	VISA GOLD	15.90	V	25	$30.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA GOLD	15.90	V	25	$30.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC GOLD	15.90	V	25	$30.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	CNTYRWIDE GLD DL RTE	15.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE	15.90	V	25	$0.00	Y

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FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREF STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF STUDENT	15.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONS EDGE GRACE	15.90	V	25	$0.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA	15.90	F	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA GOLD CONS EDGE	15.90	V	25	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	15.90	V	25	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	15.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD STANDARD	15.90	V	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NASSAU FURNITURE	15.90	F	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	VALLEYWINDOWS & SIDING	15.90	F	25	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	15.90	V	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NEW PRO	15.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER MOWW1	15.90	F	25	$0.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA PREMIER	15.90	F	25	$40.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC UNITY BASS	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA CLASSIC	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA GOLD	15.90	V	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA UNITY BASS	15.90	F	25	$20.00	Y
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC GOLD	15.95	F	30	$30.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC BUSINESS	15.95	F	30	$48.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC	15.95	F	30	$24.00	N

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AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	U.S. ELECTRONICS	15.96	F	25	$0.00	Y
ST. ANTHONY-NEW BEDFORD FEDERAL C U	NEW BEDFORD	MA	508-996-5492	VISA	16.00	F	25	$0.00	N
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC	16.00	F	25	$20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA CLASSIC	16.15	F	25	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	MC DL ANN FEE	16.15	V	25	$25.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA GOLD	16.15	V	25	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA DL ANN. FEE	16.15	V	25	$25.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA REVOLVER	16.15	V	25	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC GOLD	16.15	V	25	$0.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	MC	16.25	F	25	$20.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	VISA	16.25	F	25	$20.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.40	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.40	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	16.40	V	30	$0.00	Y
JC PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	16.40	V	30	$0.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	VISA	16.40	V	25	$0.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.40	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.40	V	25	$40.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.40	V	25	$40.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.40	V	25	$40.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.40	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.40	V	25	$40.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.40	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.40	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.40	V	25	$40.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.40	V	25	$20.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA AMER EQUINE	16.40	V	25	$0.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC GOLD	16.45	F	25	$45.00	N

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CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC	16.45	F	25	$21.00	N
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	MC	16.50	F	25	$20.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	VISA	16.50	F	25	$20.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	617-631-6000	MC	16.50	F	25	$18.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	STUDENT CARD	16.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	16.80	F	25	$40.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC GOLD	16.80	F	25	$40.00	Y
PACIFIC NATIONAL BANK OF NANTUCKET	NANTUCKET	MA	800-944-2723	VISA	16.90	F	25	$20.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.90	F	30	$15.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONSUMERS EDGE HORISONS	16.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ELMHURST COL	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL NAT FNRL DIR	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL NAT FNRL DIR	16.90	F	25	$0.00	Y
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA GOLD	16.92	F	25	$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC	16.92	F	25	$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC GOLD	16.92	F	25	$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA	16.92	F	25	$15.00	N
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	16.95	V	25	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC	16.95	V	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	16.95	F	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	16.95	F	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC GOLD	17.00	V	25	$40.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA GOLD	17.00	V	25	$40.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	17.15	V	25	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA	17.15	V	25	$0.00	Y
AMERICAN EXPRESS/CENTURION BK	WILMINGTON	DE	800-628-2244	OPTIMA	17.25	V	25	$25.00	Y
CENTURY BANK & TRUST COMPANY	MEDFORD	MA	800-545-7899	MC	17.40	V	25	$0.00	Y
CENTURY BANK & TRUST COMPANY	MEDFORD	MA	800-545-7899	MC	17.40	V	25	$0.00	Y

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BAYBANK	DEDHAM	MA	800-221-3393	VISA CLASSIC	17.40	V	25	$21.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA CLASSIC	17.40	V	25	$21.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC CLASSIC	17.40	V	25	$21.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC CLASSIC	17.40	V	25	$21.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC	17.40	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA CLASSIC	17.40	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC DUAL	17.40	V	25	$30.00	Y
NEW ERA BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	F	0	$30.00	Y
NEW ERA BANK	SOMERSET	NJ	908-937-4600	VISA SECURED	17.50	F	0	$30.00	Y
FIRST NATIONAL BANK OF IPSWICH	IPSWICH	MA	800-262-9323	MC	17.50	V	25	$20.00	Y
AMERICAN EXPRESS/CENTURION BK	WILMINGTON	DE	800-628-2244	OPTIMA	17.75	V	25	$25.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	MC GOLD	17.80	V	25	$20.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	VISA	17.80	V	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC	17.80	F	25	$45.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA	17.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC	17.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA BUSINESS CARD	17.80	F	25	$40.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	17.80	F	25	$20.00	Y
HUDSON NATIONAL BANK	ANDOVER	MA	508-568-2473	MC	17.90	F	25	$0.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	17.90	V	25	$0.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	17.90	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	17.90	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	17.90	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	17.90	V	25	$0.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	F	30	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3102	VISA PREFERRED	17.90	V	25	$20.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3102	MC GOLD	17.90	V	25	$40.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$15.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3102	MC PREFERRED	17.90	V	25	$20.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3102	VISA GOLD	17.90	V	25	$40.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$0.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER	17.90	V	25	$0.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER/PVT ISSUE	17.90	V	25	$20.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-421-2110	MC GOLD	17.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	CNTRYWIDE STAN DUALRATE	17.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC UNION PRIV. CORP. V	17.90	V	25	$25.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-421-2110	MC PREFERRED	17.90	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA CONS EDGE 25	17.90	V	25	$0.00	Y
ITEK EMPLOYEES C U	LEXINGTON	MA	617-276-2070	MC	17.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-421-2110	VISA PREFERRED	17.90	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-421-2110	VISA GOLD	17.90	V	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	KINETICO	17.90	F	25	$0.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA	17.90	F	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL AMER MKTG	17.90	F	25	$0.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC	17.90	F	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONS EDGE 25	17.90	V	25	$0.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	MC GTE	17.99	F	25	$0.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT	MA	508-546-3411	MC	18.00	F	25	$0.00	N
BROADWAY NATIONAL BANK OF CHELSEA	CHELSEA	MA	617-884-2650	MC	18.00	F	25	$20.00	N
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.00	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	18.00	V	25	$45.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC GOLD	18.00	V	25	$45.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	18.00	V	25	$20.00	Y
PIER 1 IMPORTS (USA) INC.	FORTWORTH	TX	800-767-3662	PIER 1 IMPORTS	18.00	V	25	$0.00	N
HURLEY STATE BANK	SIOUX FALL	SD	800-488-7059	WARREN CO./ENT. PLUS	18.00	F	25	$0.00	Y
LEOMINSTER CU	LEOMINSTER	MA	508-537-8021	CREDITBUILD VISA	18.00	V	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.00	F	25	$20.00	Y
SUN COMPANY INC. (R & M)	TULSA	OK	800-2-SUNOCO	SUNOCO BLUE PRESTIGE	18.00	F	25	$25.00	N
SUN COMPANY INC. (R & M)	TULSA	OK	800-2-SUNOCO	SUNOCO BLUE REG.	18.00	F	25	$0.00	N
ZALEDELAWAREINCE	IRVING	TX	813-539-6560	GORDON'S	18.00	F	25	$0.00	Y
ZALEDELAWAREINCE	IRVING	TX	813-539-6560	ZALE	18.00	F	30	$0.00	Y
MOBILE OIL CREDIT CORPORATION	LENEXA	KA	913-752-7000	MOBIL	18.00	F	25	$0.00	N
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC	18.00	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC	18.00	V	25	$20.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC	18.00	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC	18.00	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA	18.00	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	MC	18.00	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA	18.00	V	25	$20.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	VISA	18.00	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA	18.00	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA	18.00	V	25	$20.00	Y
MOBILE OIL CREDIT CORPORATION	LENEXA	KA	913-752-7000	MOBIL PLUS	18.00	F	25	$20.00	N

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ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	VISA CAREER IMAGES	18.15	V	25	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA	18.15	V	25	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	18.15	V	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	18.40	F	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	18.40	F	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	18.40	F	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	18.40	F	25	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	18.40	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	18.40	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	18.40	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	18.40	V	30	$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.40	F	25	$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.40	V	25	$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.40	V	25	$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.40	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC STUDENT	18.40	V	25	$10.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	MC	18.65	V	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC PREFERRED	18.90	V	25	$0.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	MC PREFERRED	18.90	V	25	$20.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	VISA GOLD	18.90	V	25	$40.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	MC GOLD	18.90	V	25	$40.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	VISA PREFERRED	18.90	V	25	$20.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA PREFERRED	18.90	V	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA GOLD	18.90	V	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC GOLD	18.90	V	25	$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	18.90	F	25	$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	18.90	F	25	$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	VISA GOLD	18.90	V	25	$0.00	Y

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MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	MC	18.90	V	25	$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	VISA	18.90	V	25	$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	MC GOLD	18.90	V	25	$0.00	Y
MEDWAY SAVINGS BANK(14C)	MEDWAY	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
MEDWAY SAVINGS BANK(14C)	MEDWAY	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	18.90	V	25	$0.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	18.90	V	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	18.90	V	25	$0.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	18.90	V	25	$0.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OPERATIVE BANK	VINEYARD HAVEN	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	18.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	18.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	18.90	F	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	18.90	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	18.90	V	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	18.90	V	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	18.90	V	25	$0.00	Y
CITIZENS-UNION SAVINGS BANK (14)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y

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CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-635-0581	VISA GOLD	18.90	V	25	$0.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-635-0581	MC GOLD	18.90	V	25	$0.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-635-0581	MC	18.90	V	25	$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA	18.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	18.90	F	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	18.90	F	25	$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA GOLD	18.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	18.90	V	25	$0.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-635-0581	VISA	18.90	V	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	18.90	F	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	18.90	F	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3102	VISA GOLD	18.90	F	25	$40.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3102	VISA PREFERRED	18.90	F	25	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	18.90	V	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3102	MC PREFERRED	18.90	F	25	$20.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	18.90	F	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	508-946-3102	MC GOLD	18.90	F	25	$40.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA GOLD	18.90	V	25	$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	18.90	V	25	$0.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC	18.90	V	25	$20.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA	18.90	V	25	$20.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	18.90	V	25	$0.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.90	V	25	$40.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC GOLD	18.90	V	25	$40.00	Y

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MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	VISA GOLD	18.90	V	25	$0.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	MC GOLD	18.90	V	25	$0.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREF	18.90	V	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	VISA	18.90	V	25	$0.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	MC	18.90	V	25	$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC BUSINESS	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PRE STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	18.90	F	25	$0.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC GOLD	18.90	V	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA PREFERRED	18.90	V	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA GOLD	18.90	V	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA PREFERRED	18.90	V	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA GOLD	18.90	V	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC	18.90	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	18.90	V	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.90	V	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.90	V	25	$0.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA GOLD	18.90	V	25	$40.00	Y

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CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA	18.90	V	25	$20.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.90	F	25	$0.00	Y
FIRST FED SAVINGS BANK OF AM (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	V	25	$0.00	Y
FIRST FED SAVINGS BANK OF AM (14C)	FALL RIVER	MA	800-635-0581	MC	18.90	V	25	$0.00	Y
FIRST FED SAVINGS BANK OF AM (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	V	25	$0.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	MC	18.90	V	25	$0.00	Y
FIRST FED SAVINGS BANK OF AM (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	$0.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	VISA	18.90	V	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	REC. SPORTS & IMPORTS	18.96	F	25	$0.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	19.40	V	25	$20.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.50	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.50	F	30	$15.00	Y
KEY FEDERAL SAVINGS BANK	HARVE DE GRACE	MD	617-356-7080	VISA INS. AGENCY	19.50	F	31	$35.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.70	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.70	V	30	$0.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC	19.80	F	25	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA	19.80	F	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	19.80	F	25	$20.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-488-7071	AUDREY JONES	19.80	F	25	$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	19.80	F	25	$20.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-736-7961	LAURA ASHLEY	19.80	F	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NO. AMER VANLINES	19.80	F	25	$0.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	MC GOLD	19.80	F	0	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK (5)	EAST BRIDGEWATER	MA	800-874-2100	VISA GOLD	19.80	F	0	$36.00	Y
HURLEY STATE BANK /LECHMERE	SIOUX FALL	SD	800-767-7887	LECHMERE	19.86	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-995-9610	MEDCASH	19.88	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC PREFFERRED	19.90	F	25	$0.00	Y

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WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC GOLD	19.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA PREFERRED	19.90	F	25	$0.00	Y
BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	800-545-7899	VISA	19.90	F	25	$20.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	19.90	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	19.90	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	19.90	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	19.90	F	25	$0.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA	19.90	V	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC	19.90	V	25	$20.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	MC GOLD	19.90	F	25	$0.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	VISA GOLD	19.90	F	25	$0.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	MC	19.90	F	25	$0.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	VISA	19.90	F	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	19.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-421-2110	VISA PREFERRED	19.90	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-421-2110	MC GOLD	19.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-421-2110	VISA GOLD	19.90	F	25	$0.00	Y
FLORENCE SAVINGS BANK	FLORENCE	MA	800-545-7899	VISA	19.90	F	25	$0.00	Y
FLORENCE SAVINGS BANK	FLORENCE	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-421-2110	MC PREFERRED	19.90	F	25	$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC GOLD	19.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC PREFERRED	19.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC PREFFERRED	19.90	F	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	19.90	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	19.90	F	25	$0.00	Y

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CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFFERED	19.90	F	25	$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC GOLD	19.90	F	25	$40.00	Y
FIRST FED SAVINGS BANK OF AM (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	19.90	F	25	$0.00	Y
FIRST FED SAVINGS BANK OF AM (14C)	FALL RIVER	MA	800-635-0581	VISA	19.90	F	25	$0.00	Y
FIRST FED SAVINGS BANK OF AM (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	19.90	F	25	$0.00	Y
FIRST FED SAVINGS BANK OF AM (14C)	FALL RIVER	MA	800-635-0581	MC	19.90	F	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONSUMERS EDGE CASHBACK	20.30	V	25	$0.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	VISA DUAL RATE	21.00	F	25	$39.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	MC DUAL RATE	21.00	F	25	$39.00	Y
HURLEY STATE BANK /AMER AIRLINES	SIOUX FALL	SD	800-733-2654	AMERICAN AIRLINES	21.60	F	25	$0.00	Y
HURLEY STATE BANK /UNITED AIRLINES	SIOUX FALL	SD	800-767-7574	UNITED AIRLINES	21.60	F	25	$0.00	Y
HURLEY STATE BANK /HELZBERG	SIOUX FALL	SD	800-767-8035	HELZBERG	21.60	F	25	$0.00	Y
HURLEY STATE BANK /BURBERRYS	SIOUX FALL	SD	800-843-0291	BURBERRYS	21.60	F	25	$0.00	N
HURLEY STATE BANK	SIOUX FALL	SD	800-733-2392	OFFICE MAX	21.60	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-764-3284	ACCENTE'	21.60	F	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	ROGERS JEWELERS	21.90	F	25	$0.00	Y
HURLEY STATE BANK /GOODYEAR	SIOUX FALL	SD	800-767-1114	GOODYEAR	21.96	F	25	$0.00	Y
HURLEY STATE BANK /CATHERIN'S INC.	SIOUX FALL	SD	800-736-7101	CATHERINE'S INC.	21.96	F	25	$0.00	N
HURLEY STATE BANK	SIOUX FALL	SD	800-735-7288	AMER CO-OP HOMETOWN	21.96	F	25	$0.00	Y
HURLEY STATE BANK/PS PLUS	SIOUX FALL	SD	800-736-7100	PLUS SIZES	21.96	F	25	$0.00	Y
MONOGRAM CREDIT CRD BK OF GA	STANIFORD	CT	203-357-3296	EXXON	22.00	V	0	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-767-1431	COMPUTER CITY	22.55	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-767-7516	TANDY NAME BRANC	22.55	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-767-1463	INCREDIBLE UNIVERSE	22.55	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-767-7516	RADIO SHACK	22.55	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-735-7310	PAUL HARRIS	22.60	F	25	$0.00	Y
HURLEY STATE BANK /CANADIANS	SIOUX FALL	SD	800-767-5560	CANADIANS	22.80	F	25	$0.00	N
HURLEY STATE BANK /KELLYSPRINGFIELD	SIOUX FALL	SD	800-995-9646	KELLYSPRINGFIELD	22.80	F	25	$0.00	Y

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HURLEY STATE BANK /PANTS PLACE	SIOUX FALL	SD	800-767-5560	PANTS PLACE	22.80	F	25	$0.00	N
HURLEY STATE BANK /SCRIBBLES	SIOUX FALL	SD	800-767-5560	SCRIBBLES	22.80	F	25	$0.00	N
HURLEY STATE BANK	SIOUX FALL	SD	800-735-7310	PAUL HARRIS STARTER	24.00	F	25	$0.00	Y

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CHARGE CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
GE CAPITAL CONSUMER CARD COMPANY	STAMFORD	CT	800-903-9966	EXXON BUSINESS	NA	F	0	$0.00	N
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS HOME IMP.	15.90	F	30	$0.00	Y
FARM PLAN CORPORATION	MADISON	WI	800-356-9033	FARM PLAN	17.90	V	25	$0.00	N
GULF OIL LTD PARTNERSHIP	CHELSEA	MA	800-445-8211	CHELSEA	18.00	F	25	$0.00	N
GANTOS, INC.	GANTOS	MI	616-949-7000	GANTOS	18.00	F	30	$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE CR. REV. PLAN	18.00	V	26	$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE RECREATIONAL	18.00	V	26	$0.00	N
EMPIRE CLOTHING COMPANY	GLOUCESTER	MA	508-283-3213	EMPIRE	18.00	F	28	$0.00	N
CWT SPECIALTY STORES INC	S. ATTLEBORO	MA	508-339-6020	CHERRY & WEBB	18.00	F	25	$0.00	Y
PURITAN CLOTHING COMPANY	HYANNIS	MA	508-775-2400	PURITAN CLOTHING	18.00	F	30	$0.00	Y
CONOCO, INC	PONCA CITY	OK	405-767-5111	CONOCO	18.00	F	25	$0.00	N
J. C. PENNEY COMPANY, INC.	PLANO	TX	800-542-0800	JC PENNEY	18.00	F	25	$0.00	Y
CITCO PETROLIUM CORPORATION	TULSA	OK	800-756-2484	CITGO	18.00	V	25	$0.00	Y
ROMM & COMPANY, INC.	BROCKTON	MA	508-587-2533	ROMM & CO.	18.00	F	25	$0.00	N
TALBOTS, (THE) INC.	HINGHAM	MA	800-225-8204	TALBOTS	18.00	F	30	$0.00	N
BENEFICIAL MASSACHUSETTS INC.	PEAPACK	NJ	908-781-3306	BENEFICIAL CREDIT SERVICES	18.00	F	25	$0.00	Y
CITICORP RETAIL SERVICES	MELVILLE	NY	516-673-2437	BRADLEES	18.00	F	25	$0.00	N
WICKES LUMBER CO	VERNON HILLS	IL	708-367-3477	WICKES LUMBER	19.80	V	25	$0.00	Y
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS	21.00	F	30	$0.00	N
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS	21.00	F	30	$0.00	Y

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A.) **ABBREVIATIONS**

CARD NAME	:	"MC" = MASTERCARD; "V" = VISA
F/V	:	"F" = FIXED INTEREST RATE; "V" = VARIABLE INTEREST RATE
AD'L FEES	:	"Y" - ADDITIONAL FEES ARE CHARGED; "N" = ADDITIONAL FEES ARE NOT CHARGED

B.) **NUMBERS** IN PARENTHESES FOLLOWING CARD ISSUER'S NAME INDICATE BANK IS AN AGENT FOR ANOTHER BANK. KEY IS BELOW:

(1) HOUSEHOLD BANK, NA SALINAS, CA
(2) CHASE MANHATTAN BANK, WILMINGTON, DE
(3) NORWEST CARD SERVICES, DES MOINES, IA
(4) MELLON BANK, WILMINGTON, DE
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, IL
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) NATIONAL CITY BANK, COLUMBUS, OH
(14C) MBNA AMERICA, NEWARK, DE
(14E) MARYLAND BANK NA, BALTIMORE, MD
(14F) SUNAPOINT BANK, BEDFORD, NH
(14G) BANCOHIO NATIONAL BANK, COLUMBUS, OH
(14H) CORESTATES BANK OF DELAWARE, WILMINGTON, DE
(14J) BANKONE, COLUMBUS, OH
(14K) FIRST USA, WILMINGTON, DE

C.) BANK LISTED TO THE LEFT OF A **SLASHMARK** IS THE ISSUING BANK, BANK LISTED TO THE RIGHT OF THE SLASHMARK INDICATES AN AGENT BANK FOR THE ISSUING BANK.

D.) **INITIALS** FOLLOWING THE CARD NAME INDICATE AN AFFINITY GROUP. DETAILS SHOULD BE OBTAINED FROM THE CARD ISSUER.

E.) THIS REPORT CONTAINS INFORMATION SUBMITTED BY THE INDIVIDUAL CARD ISSUERS. THE **RATES** REPORTED ARE NOT INDEPENDENTLY VERIFIED AND MAY BE SUBJECT TO CHANGE AFTER THE REPORT DATE. YOU ARE ADVISED TO CONTACT AN ISSUER TO VERIFY RATES AND TERMS BEFORE APPLYING FOR A PARTICULAR CREDIT CARD.

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AAL MEMBER C U	APPLETON	WI	800-654-7728	VISA	11.40	V	25	$12.00	Y
AAL MEMBER C U	APPLETON	WI	800-654-7728	MC	13.90	V	25	$5.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	508-658-5600	VISA	12.90	F	25	$12.00	Y
ALDENVILLE C U	CHICOPEE	MA	413-536-0475	VISA	10.75	V	25	$0.00	Y
ALDENVILLE C U	CHICOPEE	MA	413-536-0475	VISA GOLD	10.75	V	25	$0.00	Y
AMERICAN EXPRESS/CENTURION BK	WILMINGTON	DE	800-635-5955	OPTIMA	17.50	V	25	$25.00	Y
AMERICAN EXPRESS/CENTURION BK	WILMINGTON	DE	800-635-5955	OPTIMA	17.00	V	25	$25.00	Y
AMERICAN EXPRESS/CENTURION BK	WILMINGTON	DE	800-635-5955	OPTIMA	18.65	V	25	$25.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	CASTLE WINDOWS	15.90	F	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NEW PRO	16.50	F	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	REC. SPORTS & IMPORTS	18.96	F	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	VIPCO	15.90	F	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	AMAT. ELEC. SUPPLY INC.	15.90	F	0	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	VALLEY WINDOWS & SIDING	15.90	F	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	NASSAU FURNITURE	17.90	F	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	LUMBERMEN COOP	21.90	F	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	ROGERS JEWELERS	21.90	F	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	U. S. ELECTRONICS	15.96	F	25	$0.00	Y
AMERICAN GEN. FINANCIAL CENTER	EVANSVILLE	IN	800-453-2017	KINETICO	15.90	F	25	$0.00	Y
ANDOVER FEDERAL C U	ANDOVER	MA	800-843-5463	VISA	12.99	F	25	$15.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	MC	18.65	V	25	$0.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	VISA	21.99	V	25	$0.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	VISA CAREER IMAGES	20.65	V	25	$45.00	Y
ASSOCIATES NATIONAL BANK (DEL)	WILMINGTON	DE	800-533-5600	MC GTE	19.80	F	25	$0.00	Y
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-THE-LINE	VISA	12.90	F	25	$0.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	MC	13.68	F	25	$25.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	VISA	13.68	F	25	$25.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	VISA DUAL RATE	19.80	F	25	$39.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	VISA DUAL RATE	21.00	F	25	$39.00	Y

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BANK OF HOVEN	HOVEN	SD	605-339-0128	MC DUAL RATE	21.00	F	25	$39.00	Y
BANK OF HOVEN	HOVEN	SD	605-339-0128	VISA DUAL RATE	19.80	F	25	$39.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC GOLD	15.65	V	25	$30.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC CLASSIC	17.15	V	25	$21.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC GOLD PREM	11.25	V	25	$30.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	VISA GOLD	15.65	V	25	$30.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	VISA CLASSIC	17.15	V	25	$21.00	Y
BAYBANK	DEDHAM	MA	800-221-3393	MC GOLD PREMIUM	11.25	V	25	$45.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA CLASSIC	17.15	V	25	$21.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC CLASSIC	17.15	V	25	$21.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC GOLD	15.65	V	25	$30.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA GOLD	15.65	V	0	$30.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC GOLD PREMIUM	11.25	V	25	$45.00	Y
BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
BOSTON EDISON EMP C U	BOSTON	MA	800-728-6621	MC	13.90	F	25	$15.00	Y
BOSTON POST OFFICE EMPL CU	BOSTON	MA	800-654-7728	VISA	12.90	F	25	$12.00	Y
BOSTON POST OFFICE EMPL CU	BOSTON	MA	800-654-7728	MC	12.90	F	25	$12.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	508-697-6908	MC	13.80	F	25	$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	508-697-6908	VISA	13.80	F	25	$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.65	V	25	$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREF	18.65	V	25	$20.00	Y
BROADWAY NATIONAL BANK OF CHELSEA	CHELSEA	MA	617-884-2650	MC	18.00	F	25	$20.00	N
BROCKTON C U	BROCKTON	MA	508-585-1000	VISA	13.75	F	25	$0.00	Y
BROCKTON C U	BROCKTON	MA	508-595-1000	MC	13.75	F	25	$0.00	Y
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	800-654-7728	VISA	12.95	F	25	$15.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA*	5.90	F	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	MC GOLD*	5.90	F	0	$0.00	Y

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BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA GOLD*	5.90	F	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	MC*	5.90	F	25	$0.00	Y
BROTHERHOOD C U	LYNN	MA	617-598-5555	VISA	9.40	F	25	$10.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC GOLD	16.45	F	25	$45.00	N
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC	16.45	F	25	$21.00	N
CARMEL C U	CHELSEA	MA	617-884-3396	MC	10.00	V	15	$10.00	Y
CENTRAL MA TELEPHONE WKRS C U	WORCESTER	MA	800-654-7728	VISA	12.90	F	25	$12.00	Y
CENTURY BANK & TRUST COMPANY	MEDFORD	MA	800-545-7899	MC	17.40	V	25	$0.00	Y
CHADWICH FEDERAL CREDIT UNION	NORWOOD	MA	617-255-4358	VISA	11.90	F	25	$12.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	18.65	V	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	19.90	F	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	18.65	V	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	18.65	V	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	19.90	F	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	18.65	V	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	19.90	F	25	$0.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC GOLD	17.80	F	25	$40.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	17.80	F	25	$40.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	STUDENT CARD	17.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC GOLD	18.00	V	25	$45.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA	18.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	18.00	V	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	18.00	V	25	$45.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	BUSINESS CARD	17.80	F	0	$40.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA	19.90	V	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	SECURED CARD	21.00	V	25	$25.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC	19.90	V	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	19.40	V	25	$20.00	Y

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CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	17.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC	18.80	F	25	$20.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA BUSINESS	13.75	V	25	$35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA GOLD	15.90	V	25	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA CLASSIC	15.90	V	25	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA REVOLVER	15.90	V	25	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	MC DL ANN FEE	15.90	V	25	$25.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA DL ANN. FEE	15.90	V	25	$25.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.00	F	0	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	V	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.90	V	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.90	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	19.90	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFFERED	19.90	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	19.90	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.90	V	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	18.90	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CLASSIC	14.50	F	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CLASSIC	14.50	F	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CENTURY	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA PRIME GROUP	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC PRIME GROUP	12.50	V	25	$0.00	Y

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COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CENTURY	12.50	V	0	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA INSURANCE	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA WOR PUB SCH	13.00	V	25	$0.00	Y
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	508-481-7900	MC	10.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	18.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	18.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	17.90	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	17.90	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	18.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	17.90	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	17.90	V	25	$0.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC	17.90	F	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA	17.90	F	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA GOLD	18.65	V	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA	18.65	V	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC GOLD	18.65	V	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC	18.65	V	25	$20.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-635-0581	VISA	18.90	V	25	$0.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-635-0581	VISA GOLD	18.90	V	25	$0.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-635-0581	MC	18.90	V	25	$0.00	Y
COUNTRY BANK FOR SAVINGS	WARE	MA	800-635-0581	MC GOLD	18.00	V	0	$0.00	Y
CRESCENT C U	BROCKTON	MA	508-580-6283	MC	9.95	F	25	$0.00	Y
CRESCENT C U	BROCKTON	MA	508-580-6283	VISA	9.95	F	25	$0.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA	11.90	V	25	$29.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA UNITY BASS	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA CLASSIC	15.90	F	25	$20.00	Y

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CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA GOLD	15.00	V	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA PREMIER	15.90	F	25	$40.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC UNITY BASS	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC	15.90	F	25	$20.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA GOLD	11.90	V	25	$0.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA CLASSIC	11.90	V	25	$0.00	Y
DIRECT FEDERAL C U	NEEDHAM HGTS.	MA	617-455-6500	VISA	15.00	V	25	$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	19.80	F	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	16.95	F	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	MC	16.95	F	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-848-3400	VISA	10.80	F	25	$20.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	15.90	V	25	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	15.90	V	25	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	15.90	V	25	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	13.90	V	0	$25.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	MC	16.25	F	25	$20.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-459-9000	VISA	16.25	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREF STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PRE STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	18.90	F	25	$0.00	Y

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FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC BUSINESS	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$0.00	Y
FEDERAL C U	ATTLEBORO	MA	800-843-5463	VISA	11.90	F	30	$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	MC	18.90	V	25	$0.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	VISA	18.90	V	25	$0.00	Y
FILENE C U	BOSTON	MA	800-654-7728	VISA	9.99	F	30	$15.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC	17.40	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA NO FEE	16.15	V	25	$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC DUAL	17.40	V	25	$30.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC NO FEE	16.15	V	25	$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC GOLD	17.00	V	25	$40.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA GOLD	17.00	V	25	$40.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC	17.40	V	25	$20.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	12.00	V	25	$45.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC	16.00	F	25	$20.00	Y
FITCHBURG MUNICIPAL EMP C U	FITCHBURGE	MA	508-342-1827	VISA	12.90	F	0	$0.00	Y
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC BUSINESS	15.95	F	30	$30.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC	15.95	F	30	$24.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC GOLD	15.95	F	30	$48.00	N
FLORENCE SAVINGS BANK	FLORENCE	MA	800-545-7899	VISA	19.90	F	25	$0.00	Y

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FLORENCE SAVINGS BANK	FLORENCE	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	800-THE-LINE	VISA	9.90	F	25	$15.00	N
GE CAPITAL CONSUMER CARD CO	MASON	OH	800-743-6229	BULLOCKS	21.60	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD CO	MASON	OH	800-743-6229	MACY'S	21.60	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD CO	MASON	OH	800-743-6229	CHRT CLUB PVT LAB	21.60	F	25	$0.00	Y
GE CAPITAL CONSUMER CARD CO	MASON	OH	800-743-6229	I. MAGNIN	21.60	F	25	$0.00	Y
GFA FEDERAL C U	GARDNER	MA	800-843-5463	VISA	12.50	V	25	$12.00	Y
GFA FEDERAL C U	GARDNER	MA	800-843-5463	VISA	14.50	V	25	$0.00	Y
GLENDALE CO-OPERATIVE BANK	EVERETT	MA	800-944-2726	MC	15.70	F	25	$25.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.40	V	25	$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.40	V	25	$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.40	V	25	$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.40	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	15.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	15.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	15.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	18.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	18.90	F	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	15.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	18.90	F	25	$0.00	Y
GREATER BOSTON FEDERAL C.U.	BOSTON	MA	800-654-7728	VISA	15.90	F	25	$15.00	Y
GREATER BOSTON FEDERAL C. U.	BOSTON	MA	800-654-7728	MC	12.90	F	25	$25.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER	17.65	V	25	$0.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER/PVT ISSUE	14.65	V	25	$18.00	Y

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GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-272-2683	BRAVO*	0.00	V	25	$0.00	Y
GREYLOCK C U	PITTSFIELD	MA	800-237-6211	VISA CLASSIC	12.48	F	25	$0.00	Y
GREYLOCK C U	PITTSFIELD	MA	800-237-6211	VISA GOLD	12.48	F	25	$15.00	Y
GREYLOCK C U	PITTSFIELD	MA	800-239-6211	VISA CLASSIC PREF	12.48	F	25	$7.00	Y
HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-656-4328	VISA GOLD	13.50	F	25	$0.00	Y
HANSCOM FEDERAL C U	VISA	MA	800-656-4328	VISA	11.90	F	25	$15.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	MC	12.90	F	25	$0.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	VISA GOLD	12.90	F	25	$0.00	Y
HINGHAM FEDERAL C U	HINGHAM	MA	800-843-5463	VISA	13.50	F	25	$0.00	Y
HOLY FAMILY HOSPITAL EMPLOYEES FED C U	METHUEN	MA	800-843-5463	VISA	9.95	F	25	$15.00	N
HOUGHTON MIFFLIN EMPLOYEES FED C U	BURLINGTON	MA	800-843-5463	VISA	12.50	F	25	$0.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	10.90	F	25	$15.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	14.90	F	25	$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	15.65	V	25	$36.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	17.65	V	25	$0.00	Y
HUDSON NATIONAL BANK	ANDOVER	MA	508-568-2473	MC	17.65	V	25	$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	15.65	V	25	$24.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	15.90	F	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	18.90	F	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	18.90	F	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	18.90	V	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	18.90	F	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	15.90	V	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90	V	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	15.90	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-921-2200	GANDER MOUNTAIN	21.96	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-329-9713	NICOLE SUMMER	21.96	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-810-3202	CHILDREN'S PLACE	12.60	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-329-9713	THE VERY THING	21.96	F	25	$0.00	Y

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HURLEY STATE BANK	SIOUX FALL	SD	800-329-9713	J. JILL	21.96	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-776-4272	THE SOURCE CARD	18.90	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-329-9713	CARROLL REED	21.96	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-764-3290	SKY CHARGE PLUS	18.90	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-736-7961	LAURA ASHLEY	19.80	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-767-7516	TANDY NAME BRANC	22.55	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-764-3284	ACCENTE'	21.60	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-733-2392	OFFICE MAX	21.60	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-767-7516	RADIO SHACK	22.55	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-767-1431	COMPUTER CITY	22.55	V	0	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-995-9620	PCS/BETASERON	12.00	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-767-1463	INCREDIBLE UNIVERSE	22.55	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-735-7310	PAUL HARRIS	22.60	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-735-7288	AMER CO-OP HOMETOWN	21.96	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-735-7310	PAUL HARRIS STARTER	24.00	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-488-7071	AUDREY JONES	19.80	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-488-7059	WARREN CO./ENT. PLUS	18.00	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-995-9610	MEDCASH	19.88	F	25	$0.00	Y
HURLEY STATE BANK /AMER AIRLINES	SIOUX FALL	SD	800-733-2654	AMERICAN AIRLINES	21.60	F	25	$0.00	Y
HURLEY STATE BANK /BURBERRYS	SIOUX FALL	SD	800-843-0291	BURBERRYS	21.60	F	25	$0.00	N
HURLEY STATE BANK /CANADIANS	SIOUX FALL	SD	800-767-5560	CANADIANS	22.80	F	25	$0.00	N
HURLEY STATE BANK /CATHERIN'S INC.	SIOUX FALL	SD	800-736-7101	CATHERINE'S INC.	21.96	F	25	$0.00	Y
HURLEY STATE BANK /GOODYEAR	SIOUX FALL	SD	800-767-1114	GOODYEAR	21.96	F	25	$0.00	Y
HURLEY STATE BANK /HELZBERG	SIOUX FALL	SD	800-767-8035	HELZBERG	21.60	F	25	$0.00	Y
HURLEY STATE BANK /KELLYSPRINGFIELD	SIOUX FALL	SD	800-995-9646	KELLYSPRINGFIELD	22.80	F	25	$0.00	Y
HURLEY STATE BANK /LECHMERE	SIOUX FALL	SD	800-767-7887	LECHMERE	19.86	F	25	$0.00	Y
HURLEY STATE BANK /PANTS PLACE	SIOUX FALL	SD	800-767-5560	PANTS PLACE	22.80	F	25	$0.00	N
HURLEY STATE BANK /SCRIBBLES	SIOUX FALL	SD	800-767-5560	SCRIBBLES	22.80	F	25	$0.00	N
HURLEY STATE BANK /UNITED AIRLINES	SIOUX FALL	SD	800-767-7574	UNITED AIRLINES	21.60	F	25	$0.00	Y

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HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-736-7100	PLUS SIZES	21.96	F	25	$0.00	Y
HYDE PARK SAVINGS BANK	HYDE PARK	MA	800-426-1114	VISA	13.90	F	25	$25.00	Y
HYDE PARK SAVINGS BANK	HYDE PARK	MA	800-426-1114	VISA GOLD	13.90	F	25	$40.00	Y
HYDE PARK SAVINGS BANK	HYDE PARK	MA	800-426-1114	VISA	13.90	F	25	$25.00	Y
HYDE PARK SAVINGS BANK	HYDE PARK	MA	800-426-1114	VISA GOLD	13.90	F	25	$40.00	Y
IAG FEDERAL C U	RYE	NY	800-431-2754	MC	14.90	F	25	$0.00	N
IAG FEDERAL C U	RYE	NY	800-431-2754	VISA	14.90	F	25	$0.00	N
I-C FEDERAL C U	FITCHBURGE	MA	508-343-3725	VISA	13.90	F	25	$20.00	N
INDUSTRTIAL C U	BOSTON	MA	617-742-1616	VISA	13.25	V	25	$10.00	Y
INDUSTRTIAL C U	BOSTON	MA	617-742-1616	VISA	7.25	F	25	$0.00	Y
INDUSTRTIAL C U	BOSTON	MA	617-742-1616	VISA SECURED	15.00	V	25	$25.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA	16.65	V	25	$20.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC	16.65	V	25	$20.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC GOLD	16.65	V	25	$40.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA GOLD	16.65	V	25	$40.00	Y
JC PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	18.40	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	21.50	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	16.40	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	21.50	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	18.40	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	18.40	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.40	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	21.50	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	18.40	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	16.40	V	30	$0.00	Y

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JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.40	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.70	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.50	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.70	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.50	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	$0.00	Y
LAWRENCE FIREFIGHTERS FEDERAL C U	LAWRENCE	MA	800-843-5463	VISA	12.90	F	25	$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	MC	15.65	V	25	$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	VISA	15.65	V	25	$0.00	Y
LOUISE E. MILLS CU	MERRIMAC	MA	800-THE-LINE	MC	11.50	F	25	$15.00	Y
LUSO AMERICAN C U	PEABODY	MA	508-531-5767	VISA	11.00	F	25	$0.00	Y
LYNN POSTAL DISTRICT EMPLOYEES C U	LYNN	MA	800-654-7728	VISA	13.90	F	30	$0.00	Y
MALDEN TEACHERS CU	MALDEN	MA	617-324-2241	VISA	9.90	F	25	$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	VISA	18.65	V	25	$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	VISA GOLD	18.65	V	25	$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	MC	18.65	V	25	$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	MC GOLD	18.65	V	25	$0.00	Y
MASS MUTUAL EMPLOYEES	SPRINGFIELD	MA	800-556-5678	VISA	10.75	F	25	$0.00	Y
MASS MUTUAL EMPLOYEES	SPRINGFIELD	MA	800-556-5678	VISA	12.00	F	25	$0.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	800-654-7728	MC	11.99	F	25	$15.00	Y
MASSACHUSETTS FEDERAL C U	BRAINTREE	MA	617-843-5626	VISA SECURED	11.95	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	18.65	V	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	19.90	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	18.65	V	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	18.65	V	25	$0.00	Y

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MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	18.65	V	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	19.90	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	19.90	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	19.90	F	25	$0.00	Y
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-4185	VISA	11.99	F	25	$0.00	Y
MEDWAY SAVINGS BANK(14C)	MEDWAY	MA	800-545-7899	VISA GOLD	18.40	F	25	$0.00	Y
MEDWAY SAVINGS BANK(14C)	MEDWAY	MA	800-545-7899	VISA	18.65	V	25	$0.00	Y
MEDWAY SAVINGS BANK(14C)	MEDWAY	MA	800-545-7899	VISA GOLD	18.65	V	25	$0.00	Y
MEDWAY SAVINGS BANK(14C)	MEDWAY	MA	800-545-7899	VISA	18.40	F	25	$0.00	Y
METHUEN MUNICIPAL EMPLOYEES C U	METHUEN	MA	800-843-5463	VISA	10.90	F	25	$0.00	N
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA	12.90	V	25	$15.00	Y
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA SECURED	12.90	V	25	$30.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	MC	19.90	F	25	$0.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	VISA	19.90	F	25	$0.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	MC	18.90	V	25	$0.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	MC GOLD	18.90	V	25	$0.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	VISA GOLD	18.90	V	25	$0.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	VISA	18.90	V	25	$0.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	MC GOLD	19.90	F	25	$0.00	Y
MIDDLESEX SAVINGS BANK	NATICK	MA	508-653-0300	VISA GOLD	19.90	F	25	$0.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	15.90	V	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MILLBURY FEDERAL C U	MILLBURY	MA	800-556-5678	MC	13.90	F	25	$20.00	Y
MILLBURY FEDERAL C U	MILLBURY	MA	800-556-5678	VISA	13.90	F	25	$20.00	Y

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MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	$15.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	$15.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC	13.15	V	25	$15.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC GOLD	12.65	V	25	$25.00	Y
MOBILE OIL CREDIT CORPORATION	LENEXA	KA	913-752-7000	MOBIL PLUS	18.00	F	25	$20.00	N
MOBILE OIL CREDIT CORPORATION	LENEXA	KA	913-752-7000	MOBIL	18.00	F	25	$0.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA GOLD	12.00	F	25	$0.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA CLASSIC	12.00	F	25	$0.00	N
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	12.90	V	25	$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	18.90	F	25	$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	18.90	F	25	$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	12.90	V	25	$0.00	Y
M.I.T. EMPLOYEES FEDERAL C U	CAMBRIDGE	MA	800-THE-LINE	VISA	12.65	V	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	19.96	F	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	18.65	V	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	19.96	F	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	18.65	V	25	$0.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	MC	14.50	F	25	$20.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.50	F	25	$20.00	N
NATICK METROWEST C U	NATICK	MA	800-THE-LINE	MC	8.90	F	25	$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA GOLD	12.00	V	25	$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA CLASSIC	12.00	V	25	$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	MC BASIC	12.00	V	25	$0.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	617-631-6000	MC	16.50	F	25	$0.00	Y
NEIMAN MARCUS	DALLAS	TX	214-761-2699	NIEMAN MARCUS	18.00	F	30	$0.00	Y
NESC FEDERAL C U	BOSTON	MA	800-843-5463	VISA	12.50	F	25	$15.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	MC	9.90	F	25	$0.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	VISA	9.90	F	25	$0.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.15	V	25	$40.00	Y

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NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	VISA	17.75	V	25	$20.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.15	V	25	$20.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC	17.75	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	MC	17.75	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.75	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.15	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.15	V	25	$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.15	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.15	V	25	$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC	17.75	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.75	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.15	V	25	$40.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA	17.75	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC	17.75	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.15	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC	17.75	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.15	V	25	$40.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.15	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA	17.75	V	25	$20.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	MC GOLD	18.90	V	25	$40.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	MC PREFERRED	18.90	V	25	$20.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	VISA PREFERRED	18.90	V	25	$20.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	VISA GOLD	18.90	V	25	$40.00	Y
N. E. TEAMSTERS FED C U	ARLINGTON	MA	617-641-6700	VISA	13.90	F	25	$0.00	N
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD STANDARD	15.65	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD APPR. INST.	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	14.90	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AAA	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD MOWW	14.90	F	25	$0.00	Y

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OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ELMHURST COL	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC STUDENT	16.90	F	25	$10.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL NAT FNRL DIR	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL NAT FNRL DIR	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER MKTG	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NAQAP	15.60	F	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	14.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL AMER MKTG	17.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD IMAGESOFT	14.75	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AMER. VET	13.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-571-1050	MC GOLD ISIM	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AIA	15.60	F	25	$27.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER MOWW1	15.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD VEG. TIMES	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ELMHURST COL	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	8.75	V	25	$17.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	14.65	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NBFA	13.80	F	25	$18.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD	8.75	V	25	$27.00	Y
OCEAN SPRAY EMPLOYEES FEDERAL C U	LAKEVILLE	MA	508-946-7412	VISA	10.90	F	25	$10.00	Y
PACIFIC NATIONAL BANK OF NANTUCKET	NANTUCKET	MA	800-944-2726	VISA	16.90	F	25	$20.00	Y
PHONE WORKERS' COOP BANK	BOSTON	MA	800-545-7899	MC	18.40	F	25	$0.00	Y
PHONE WORKERS' COOP BANK	BOSTON	MA	800-545-7899	VISA	18.40	F	25	$0.00	Y
PHONE WORKERS' COOP BANK	BOSTON	MA	800-545-7899	MC GOLD	18.40	F	25	$0.00	Y
PHONE WORKERS' COOP BANK	BOSTON	MA	800-545-7899	VISA GOLD	18.40	F	25	$0.00	Y
PIER 1 IMPORTS (USA) INC.	FORTWORTH	TX	800-767-3662	PIER 1 IMPORTS	18.00	V	25	$0.00	N
PLAN C U	BOSTON	MA	800-654-7728	MC	14.40	F	30	$0.00	Y
PLYMOUTH CITY TEACHERS FED C U	W. WAREHAM	MA	800-843-5463	VISA	12.50	F	25	$0.00	Y

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PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC GOLD	18.90	F	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC PREFERRED	17.65	V	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA GOLD	18.90	V	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA GOLD	17.65	V	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC PREFERRED	18.90	F	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA PREFERRED	17.65	V	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC GOLD	17.65	V	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$0.00	Y
QUINCY MUNICIPAL C U	QUINCY	MA	800-654-7728	MC	10.90	V	30	$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC PREFERRED	19.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC GOLD	19.90	F	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA PREFERRED	19.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA GOLD	19.90	F	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC GOLD	18.65	V	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA GOLD	18.65	V	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC PREFFERRED	18.65	V	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA PREFERRED	18.65	V	25	$20.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-654-7728	VISA	12.60	F	25	$10.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-654-7728	MC	12.60	F	25	$10.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT	MA	508-546-3411	MC	18.00	F	25	$0.00	N
S & W FEDERAL C. U.	BOSTON	MA	;800-843-5463	VISA	11.90	F	30	$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA	18.90	V	25	$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA	18.90	V	25	$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA GOLD	18.90	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC PREFERRED	17.65	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	VISA PREFERRED	17.65	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC GOLD	17.65	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC GOLD	19.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC PREFERRED	19.90	F	25	$0.00	Y

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SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	VISA PREFERRED	19.90	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC PREFERRED	19.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	VISA GOLD	19.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	VISA GOLD	17.65	V	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	19.90	F	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	18.90	V	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	MC GOLD	19.90	F	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	19.90	F	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	18.90	V	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	MC GOLD	18.90	V	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA GOLD	18.90	V	25	$0.00	Y
SAUGUS FEDERAL C U	SAUGUS	MA	800-843-5463	MC	10.50	F	25	$12.00	N
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	MC GOLD	17.80	V	25	$20.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	VISA	17.80	V	25	$20.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA SECURED	10.90	F	25	$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA	13.90	F	25	$0.00	Y
SHARON C U	SHARON	MA	800-654-7728	VISA	9.90	F	25	$15.00	Y
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA GOLD	16.92	F	25	$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC GOLD	16.92	F	25	$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA	16.92	F	25	$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC	16.92	F	25	$15.00	N
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC GOLD	12.90	F	25	$15.00	Y
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC	12.90	F	25	$0.00	Y
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC GOLD PREMIUM	12.90	F	25	$30.00	Y
SOUTHERN MA PHONE WORKERS C U	FAIRHAVEN	MA	508-994-9971	MC	13.90	F	25	$0.00	Y
STONEHAM MUNICIPAL EMPLOYEES C U	STONEHAM	MA	800-THE-LINE	VISA	9.00	V	25	$0.00	N
ST. JEAN'S C U	LYNN	MA	617-592-5420	VISA	10.50	F	25	$10.00	Y
ST. JEAN'S C U	LYNN	MA	617-592-5420	MC	10.50	F	25	$10.00	Y

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ST. MICHAELS-FALL RIVER C U	FALL RIVER	MA	800-843-5463	VISA	10.75	F	25	$0.00	N
SUN COMPANY INC. (R & M)	TULSA	OK	800-278-6626	SUNOCO BLUE REG.	18.00	F	25	$0.00	N
SUN COMPANY INC. (R & M)	TULSA	OK	800-278-6626	SUNOCO BLUE PRESTIGE	18.00	F	25	$25.00	N
T I FEDERAL C U	ATTLEBORO	MA	800-325-8428	VISA	11.90	F	25	$0.00	Y
TAUNTON FEDERAL C. U.	RAYNHAM	MA	508-824-6466	VISA	12.99	F	25	$0.00	Y
TELEPHONE WORKERS' C U	BOSTON	MA	617-439-6500	VISA	11.50	F	25	$0.00	N
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CL CONS EDGE	14.65	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONS EDGE GRACE	16.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONSUMERS EDGE CASHBACK	16.65	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC TENNIS ADVANTAGE	14.15	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONS EDGE 25	17.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA CL. CONS EDGE	14.65	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC UNION PRIV. CORP. V	17.65	V	25	$25.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONSUMERS EDGE HORISONS	20.05	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	CNTRYWIDE STAN DUALRATE	17.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLFERS CLASSIC	14.15	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA CONS EDGE 25	17.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA AMER EQUINE	16.15	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	TOYS "R"US VISA	18.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC UNION PRIVILEDGE	13.75	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	TOYS"R"US VISA GOLD	18.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA GOLD CONS EDGE	13.75	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE	13.75	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA GOLD CONS EDGE	15.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	CNTYRWIDE GLD DL RTE	15.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE	15.65	V	25	$0.00	Y
UMASS/5 COLLEGE FEDERAL C U	AMHERST	MA	800-634-0612	VISA	11.90	F	25	$0.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	17.90	F	25	$20.00	Y

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UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	508-535-6991	VISA	11.50	F	25	$15.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	V	0	$30.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	V	0	$30.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	908-937-4600	VISA SECURED	17.50	F	0	$30.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA	12.90	F	25	$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC GOLD	12.90	F	25	$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA GOLD	12.90	F	25	$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC	12.90	F	25	$0.00	Y
UNIVERSITY C U	BOSTON	MA	800-654-7728	MC	9.95	F	25	$10.00	N
WEBSTER C U	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	MC CLASSIC	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	VISA GOLD	13.90	V	25	$15.00	Y
WEBSTER C U	WEBSTER	MA	508-943-1433	MC GOLD	13.90	V	25	$15.00	Y
WELLESLEY MUNICIPAL EMPLOYEES C U	WELLESLEY	MA	800-THE-LINE	VISA	12.50	F	25	$0.00	Y
WEMELOCO C U	W SPRINGFIELD	MA	800-654-7728	MC	10.60	F	25	$0.00	Y
WEST SPRINGFIELD MUN. EMPL C U	WEST SPRINGFIELD	MA	800-843-5463	VISA	11.90	V	25	$0.00	N
WESTERN MA PHONE WORKERS C U	SPRINGFIELD	MA	817-571-2200	VISA	9.90	V	25	$0.00	Y
WESTPORT FEDERAL C U	WESTPORT	MA	800-843-5462	VISA	11.99	F	25	$15.00	N
W-G C U	WORCESTER	MA	800-THE-LINE	MC	12.50	F	25	$15.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	MC	16.50	F	25	$20.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	VISA	16.50	F	25	$20.00	Y
WINTHROP C U	WINTHROP	MA	800-THE-LINE	VISA	13.50	F	25	$0.00	Y
WOBURN MUNICIPAL EMPLOYEES C U	WOBURN	MA	617-933-2600	VISA	12.95	F	25	$0.00	Y

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WORCESTER CENTRAL FEDERAL C U	SHREWSBURY	MA	800-527-1017	VISA	12.50	F	25	$0.00	Y
WORKERS' C U	FITCHBURG	MA	508-345-1021	VISA GOLD	12.90	F	25	$0.00	Y
WORKERS' C U	FITCHBURG	MA	508-345-1021	VISA CLASSIC	12.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC PREFERRED	18.65	V	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC PREFFERRED	19.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC GOLD	19.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA PREFERRED	19.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA PREFERRED	18.65	V	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA GOLD	18.65	V	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC GOLD	18.65	V	25	$0.00	Y
ZALEDELAWAREINCE	IRVING	TX	813-539-6560	ZALE	18.00	F	30	$0.00	N
ZALEDELAWAREINCE	IRVING	TX	813-539-6560	GORDON'S	18.00	F	25	$0.00	N

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CHARGE CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
BENEFICIAL MASSACHUSETTS INC.	PEAPACK	NJ	908-781-3306	BENEFICIAL CREDIT SERVICES	18.00	F	25	$0.00	Y
CITCO PETROLIUM CORPORATION	TULSA	OK	800-756-2484	CITGO	18.00	V	25	$0.00	Y
CITICORP RETAIL SERVICES	MELVILLE	NY	516-673-2437	BRADLEES	18.00	F	25	$0.00	N
CONOCO, INC	PONCA CITY	OK	405-767-5111	CONOCO	18.00	F	25	$0.00	N
CWT SPECIALTY STORES INC	S. ATTLEBORO	MA	508-339-6020	CHERRY & WEBB	18.00	F	25	$0.00	Y
FARM PLAN CORPORATION	MADISON	WI	800-356-9033	FARM PLAN	17.65	V	25	$0.00	N
GANTOS, INC.	GANTOS	MI	616-949-7000	GANTOS	18.00	F	30	$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE CR. REV. PLAN	18.00	V	26	$0.00	N
JOHN DEERE CREDIT	MADISON	WI	800-541-2969	JDEERE RECREATIONAL	18.00	V	26	$0.00	N
J. C. PENNEY COMPANY, INC.	PLANO	TX	800-542-0800	JC PENNEY	18.00	F	25	$0.00	Y
PURITAN CLOTHING COMPANY	HYANNIS	MA	508-775-2400	PURITAN CLOTHING	18.00	F	30	$0.00	Y
ROMM & COMPANY, INC.	BROCKTON	MA	508-587-2533	ROMM & CO.	18.00	F	25	$0.00	N
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS	21.00	F	30	$0.00	N
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS PLUS	18.00	F	30	$0.00	Y
SEARS, ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8763	SEARS HOME IMP.	15.90	F	30	$0.00	Y
TALBOTS, (THE) INC.	HINGHAM	MA	800-225-8204	TALBOTS	18.00	F	30	$0.00	N

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A.) **ABBREVIATIONS**

CARD NAME	:	"MC" = MASTERCARD; "V" = VISA
F/V	:	"F" = FIXED INTEREST RATE; "V" = VARIABLE INTEREST RATE
AD'L FEES	:	"Y" - ADDITIONAL FEES ARE CHARGED; "N" = ADDITIONAL FEES ARE NOT CHARGED

B.) **NUMBERS** IN PARENTHESES FOLLOWING CARD ISSUER'S NAME INDICATE BANK IS AN AGENT FOR ANOTHER BANK. KEY IS BELOW:

(1) HOUSEHOLD BANK, NA SALINAS, CA
(2) CHASE MANHATTAN BANK, WILMINGTON, DE
(3) NORWEST CARD SERVICES, DES MOINES, IA
(4) MELLON BANK, WILMINGTON, DE
(5) MARINE MIDLAND BANK, NEW YORK, NY
(6) INDIANA NATIONAL BANK, INDIANAPOLIS, IN
(7) FIRST FINANCIAL SAVINGS, STEVEN POINT, WI
(12) FIRST NATIONAL BANK OF LINCOLNSHIRE, IL
(13) COMMERCE BANK OF OMAHA, KANSAS CITY, MO
(14) NATIONAL CITY BANK, COLUMBUS, OH
(14C) MBNA AMERICA, NEWARK, DE
(14E) MARYLAND BANK NA, BALTIMORE, MD
(14F) SUNAPOINT BANK, BEDFORD, NH
(14G) BANCOHIO NATIONAL BANK, COLUMBUS, OH
(14H) CORESTATES BANK OF DELAWARE, WILMINGTON, DE
(14J) BANKONE, COLUMBUS, OH
(14K) FIRST USA, WILMINGTON, DE

C.) BANK LISTED TO THE LEFT OF A **SLASHMARK** IS THE ISSUING BANK, BANK LISTED TO THE RIGHT OF THE SLASHMARK INDICATES AN AGENT BANK FOR THE ISSUING BANK.

D.) **INITIALS** FOLLOWING THE CARD NAME INDICATE AN AFFINITY GROUP. DETAILS SHOULD BE OBTAINED FROM THE CARD ISSUER.

E.) THIS REPORT CONTAINS INFORMATION SUBMITTED BY THE INDIVIDUAL CARD ISSUERS. THE **RATES** REPORTED ARE NOT INDEPENDENTLY VERIFIED AND MAY BE SUBJECT TO CHANGE AFTER THE REPORT DATE. YOU ARE ADVISED TO CONTACT AN ISSUER TO VERIFY RATES AND TERMS BEFORE APPLYING FOR A PARTICULAR CREDIT CARD.

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AAL MEMBER C U	APPLETON	WI	800-654-7728	VISA GOLD	11.40	V	25	$12.00	Y
AAL MEMBER C U	APPLETON	WI	800-654-7728	MC	13.90	V	25	$5.00	Y
AGFA EMPLOYEES FEDERAL C U	WILMINGTON	MA	508-658-5600	VISA	12.90	F	25	$12.00	Y
ALDENVILLE C U	CHICOPEE	MA	413-536-0475	VISA	10.50	V	25	$0.00	Y
ALDENVILLE C U	CHICOPEE	MA	413-536-0475	VISA GOLD	10.50	V	25	$0.00	Y
AMERICAN EXPRESS/CENTURION BK	WILMINGTON	DE	800-635-5955	OPTIMA	17.50	V	25	$0.00	Y
AMERICAN EXPRESS/CENTURION BK	WILMINGTON	DE	800-635-5955	OPTIMA	18.65	V	30	$0.00	Y
AMERICAN EXPRESS/CENTURION BK	WILMINGTON	DE	800-635-5955	OPTIMA	17.00	V	25	$25.00	Y
ANDOVER FEDERAL C U	ANDOVER	MA	800-843-5463	VISA	12.99	F	25	$15.00	Y
ANN TAYLOR	NEW HAVEN	CT	800-999-4554	ANN TAYLOR	18.00	F	27	$0.00	Y
AVCO-MASS FEDERAL C U	WILMINGTON	MA	800-THE-LINE	VISA	12.90	F	25	$0.00	Y
BALFOUR FEDERAL C. U.	ATTLEBORO	MA	800-843-5463	VISA	11.90	F	25	$0.00	Y
BANK OF BOSTON	HARTFORD	CT	800-BKB-CARD	MC	12.50	V	25	$18.00	Y
BANK OF BOSTON	HARTFORD	CT	800-BKB-CARD	VISA	12.50	V	25	$18.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	VISA	13.68	F	25	$25.00	Y
BANK OF CANTON	CANTON	MA	617-828-5626	MC	13.68	F	25	$25.00	Y
BANK OF HOVEN	HOVEN	SD	813-882-8500	VISA DUAL RATE	21.00	F	25	$39.00	Y
BANK OF HOVEN	HOVEN	SD	813-882-8500	VISA DUAL RATE	19.80	F	25	$39.00	Y
BANK OF HOVEN	HOVEN	SD	813-882-8500	MC DUAL RATE	21.00	F	25	$39.00	Y
BANK OF HOVEN	HOVEN	SD	813-882-8500	MC VISA DUAL RATE	19.80	F	25	$39.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA CLASSIC	17.15	V	25	$21.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC CLASSIC	17.15	V	25	$21.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA GOLD	15.65	V	25	$30.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC GOLD	15.65	V	25	$30.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	VISA GOLD PREM	11.25	V	25	$45.00	Y
BAYBANK, N. A.	DEDHAM	MA	800-221-3393	MC GOLD PREMIUM	11.25	V	25	$45.00	Y
BAYSTATE SAVINGS BANK (14C)	WORCESTER	MA	800-545-7899	VISA	19.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	VISA	19.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	MC	15.90	V	25	$20.00	Y

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BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	VISA	15.90	V	25	$20.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	19.90	F	25	$40.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	MC GOLD	19.90	F	25	$40.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	MC	19.90	F	25	$20.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	MC GOLD	15.90	V	25	$40.00	Y
BENJAMIN FRANKLIN SAV BK (14C)	FRANKLIN	MA	800-421-2110	VISA GOLD	15.90	V	25	$40.00	Y
BOSTON EDISON EMP C U	BOSTON	MA	800-627-7728	MC	12.90	F	25	$15.00	Y
BOSTON POST OFFICE EMPL CU	BOSTON	MA	800-654-7728	MC	12.90	F	25	$12.00	Y
BOSTON POST OFFICE EMPL CU	BOSTON	MA	800-654-7728	VISA	12.90	F	25	$12.00	Y
BRAINTREE COOP BK	BRAINTREE	MA	800-237-6211	MC	12.96	F	25	$20.00	Y
BRAINTREE COOP BK	BRAINTREE	MA	800-237-6211	VISA	12.96	F	25	$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	508-697-6908	MC	13.80	F	25	$20.00	Y
BRIDGEWATER SAVINGS BANK	BRIDGEWATER	MA	508-697-6908	VISA	13.80	F	25	$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA PREF	18.40	V	25	$20.00	Y
BRISTOL COUNTY SAVINGS BANK (14C)	TAUNTON	MA	800-545-7899	VISA GOLD	18.40	V	25	$40.00	Y
BROADWAY NATIONAL BANK OF CHELSEA	CHELSEA	MA	617-884-2650	MC	18.00	F	25	$20.00	N
BROCKTON C U	BROCKTON	MA	508-585-1000	VISA	13.75	F	25	$0.00	Y
BROCKTON C U	BROCKTON	MA	508-595-1000	MC	13.75	F	25	$0.00	Y
BROOKLINE MUNICIPAL C U	BROOKLINE	MA	800-654-7728	VISA	12.95	F	25	$15.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA GOLD*	5.90	F	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	MC GOLD*	5.90	F	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	MC	5.90	F	25	$0.00	Y
BROOKLINE SAVINGS BANK (14K)*	BROOKLINE	MA	617-730-3500	VISA*	5.90	F	25	$0.00	Y
BROTHERHOOD C U	LYNN	MA	617-598-5555	VISA	9.40	F	25	$0.00	Y
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC	16.45	F	25	$21.00	N
CAMBRIDGE TRUST COMPANY	CAMBRIDGE	MA	617-441-1475	MC GOLD	16.45	F	25	$45.00	N
CARMEL C U	CHELSEA	MA	617-884-3396	MC	10.00	V	15	$10.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
CENTRAL MA TELEPHONE WKRS C U	WORCESTER	MA	800-654-7728	VISA	12.90	F	25	$12.00	Y
CENTURY BANK & TRUST CO	MEDFORD	MA	800-545-7899	MC	17.40	V	25	$0.00	Y
CENTURY BANK & TRUST CO	MEDFORD	MA	800-545-7899	MC	17.40	V	25	$0.00	Y
CHADWICH FEDERAL CREDIT UNION	NORWOOD	MA	617-255-4358	VISA	11.90	F	25	$12.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA GOLD	7.90	V	30	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC GOLD	7.90	V	30	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	MC	17.90	V	30	$0.00	Y
CHASE MANHATTAN BANK (USA)	WILMINGTON	DE	800-441-7681	VISA	17.90	V	30	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	19.90	F	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	19.90	F	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	18.65	V	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	18.65	V	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC GOLD	18.65	V	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	MC	18.65	V	25	$0.00	Y
CHELSEA-PROVIDENT COOPERATIVE BANK (14C)	CHELSEA	MA	800-545-7899	VISA	19.90	F	25	$0.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC	18.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA	18.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC GOLD	18.00	F	25	$45.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC GOLD	17.80	F	25	$40.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	SHELL MC	19.40	V	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	19.40	V	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	17.80	F	25	$40.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA GOLD	18.00	V	25	$45.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC SHELL	17.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	STUDENT CARD	17.80	F	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	MC	19.90	V	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	VISA	19.90	V	25	$20.00	Y
CHEMICALBANK	HICKSVILLE	NY	800-648-3355	SECURED CARD	21.00	V	25	$25.00	Y

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CHEMICALBANK	HICKSVILLE	NY	800-648-3355	BUSINESS CARD	17.80	F	25	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA REVOLVER	15.90	V	0	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	MC DL ANN FEE	15.90	V	25	$25.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA BUSINESS	13.75	V	25	$35.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA CLASSIC	15.90	V	25	$0.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA DL ANN. FEE	15.90	V	25	$25.00	Y
CITIZENS TRUST COMPANY	PROVIDENCE	RI	800-922-9999	VISA GOLD	15.90	V	25	$0.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA GOLD	15.90	V	25	$40.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	18.00	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
CITIZENS-UNION SAVINGS BANK (14C)	FALL RIVER	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	19.90	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	18.90	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC GOLD	19.90	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	18.90	V	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFFERED	19.90	F	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	MC PREFERRED	18.90	V	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA PREFERRED	18.90	V	25	$0.00	Y
CITY SAVINGS BANK OF PITTSFIELD (14C)	PITTSFIELD	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CLASSIC	14.50	F	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC PRIME GROUP	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA INSURANCE	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CLASSIC	14.50	F	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA CENTURY	12.50	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA PRIME GROUP	12.50	V	25	$0.00	Y

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COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	VISA WOR PUB SCH	13.00	V	25	$0.00	Y
COMMERCE BANK & TRUST COMPANY	WORCESTER	MA	508-797-6880	MC CENTURY	12.50	V	25	$0.00	Y
COMMONWEALTH GAS EMP C U	SOUTHBORO	MA	508-481-7900	MC	10.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	17.65	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	17.65	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA GOLD	17.65	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	17.65	V	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC	18.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA	18.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	MC GOLD	18.90	F	25	$0.00	Y
CO-OPERATIVE BANK OF CONCORD (THE)(14C)	ACTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$0.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC GOLD	18.65	V	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA	18.65	V	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA GOLD	18.65	V	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC	18.65	V	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA	17.90	F	25	$20.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
CORNERSTONE BANK (14C)	DERRY	NH	800-545-7899	MC	17.90	F	25	$20.00	Y
CRESCENT C U	BROCKTON	MA	800-894-4445	MC	9.95	F	25	$0.00	Y
CRESCENT C U	BROCKTON	MA	800-894-4445	VISA	9.95	F	25	$0.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA UNITY BASS	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA PREMIER	15.90	F	25	$40.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA GOLD	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA CLASSIC	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC UNITY BASS	15.90	F	25	$20.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	VISA	11.40	V	25	$29.00	Y
CRESTAR BANK	RICHMOND	VA	800-368-7700	MC	15.90	F	25	$20.00	Y
DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA GOLD	11.90	V	25	$0.00	Y

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DIGITAL EMPLOYEES C U	MAYNARD	MA	800-328-8797	VISA CLASSIC	11.90	V	25	$0.00	Y
DIRECT FEDERAL C U	NEEDHAM HGTS.	MA	617-455-6500	VISA	12.65	V	25	$0.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST VRUDGEWATER	MA	800-874-2100	VISA	19.80	F	25	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST VRUDGEWATER	MA	800-874-2100	MC GOLD	19.80	F	25	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST VRUDGEWATER	MA	800-874-2100	MC	19.80	F	25	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST VRUDGEWATER	MA	800-874-2100	MC	16.95	V	25	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST VRUDGEWATER	MA	800-874-2100	MC GOLD	14.95	V	25	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST VRUDGEWATER	MA	800-874-2100	VISA GOLD	19.80	F	25	$36.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST VRUDGEWATER	MA	800-874-2100	VISA	16.95	V	25	$20.00	Y
EAST BRIDGEWATER SAVINGS BANK	EAST VRUDGEWATER	MA	800-874-2100	VISA GOLD	14.95	V	25	$36.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	MC	17.65	V	25	$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	VISA	17.65	V	25	$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	VISA	17.65	V	25	$20.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	MC	17.65	V	25	$0.00	Y
EAST CAMBRIDGE SAVINGS BANK (5)	CAMBRIDGE	MA	800-635-0581	MC	17.65	V	25	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	15.90	V	20	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	15.90	V	20	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	15.90	V	25	$0.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC	13.90	V	25	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	VISA	13.90	V	20	$25.00	Y
EDGARTOWN NATIONAL BANK (THE) (4)	EDGARTOWN	MA	800-753-7011	MC GOLD	13.90	V	20	$25.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-442-5522	MC	16.25	F	25	$20.00	Y
ENTERPRISE BANK & TRUST COMPANY	LOWELL	MA	508-442-5522	VISA	16.25	F	25	$20.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREF STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	18.90	F	25	$0.00	Y

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FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREF STUDENT	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA GOLD	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PREFERRED	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	VISA PREFERRED	15.90	V	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC PRE STUDENT	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC BUSINESS	18.90	F	25	$0.00	Y
FAMILY BANK (14C)	HAVERHILL	MA	800-635-0581	MC GOLD	18.90	F	25	$0.00	Y
FEDERAL C U	ATTLEBORO	MA	800-843-5463	VISA	11.90	F	30	$0.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
FIDELITY CO-OPERATIVE BANK (14C)	FITCHBURG	MA	800-545-7899	VISA	18.90	F	25	$20.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	VISA	18.40	V	25	$0.00	Y
FIDELITY TRUST COMPANY	SALT LAKE CITY	UT	800-323-5353	MC	18.40	V	25	$0.00	Y
FILENE C U	BOSTON	MA	800-654-7728	VISA	9.99	F	30	$15.00	Y
FIRST CITIZENS FEDERAL C. U.	NEW BEDFORD	MA	800-654-7728	VISA CLASSIC	13.99	F	15	$15.00	Y
FIRST CITIZENS FEDERAL C. U.	NEW BEDFORD	MA	800-654-7728	VISA CLASSIC	13.99	F	25	$15.00	Y
FIRST CITIZENS FEDERAL C. U.	NEW BEDFORD	MA	800-654-7728	VISA GOLD	12.99	F	25	$25.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC GOLD	16.75	V	25	$40.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC DUAL	17.15	V	25	$30.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	MC CLASSIC	17.15	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3819	MC NO FEE	16.15	V	25	$0.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA GOLD	16.75	V	25	$40.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA CLASSIC	17.15	V	25	$20.00	Y
FIRST NH BANK	MANCHESTER	NH	800-852-3719	VISA NO FEE	16.15	V	25	$0.00	Y

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CREDIT CARD ISSUER	CITY	STATE	CUSTOMER INQUIRY TELEPHONE	CARD NAME	A.P.R	F/V	GRACE PERIOD	ANNUAL FEE	ADDT'L FEES
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC	16.00	F	25	$20.00	Y
FIRST & OCEAN NATIONAL BANK	NEWBURYPORT	MA	508-465-5555	MC GOLD	12.00	V	25	$45.00	Y
FITCHBURG MUNICIPAL EMP C U	FITCHBURGE	MA	508-342-1827	VISA	12.90	F	0	$0.00	Y
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC BUSINESS	15.95	F	30	$30.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC	15.95	F	30	$24.00	N
FLAGSHIP BANK	WORCESTER	MA	508-799-4321	MC GOLD	15.95	F	30	$48.00	N
FLORENCE SAVINGS BANK	FLORENCE	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
FLORENCE SAVINGS BANK	FLORENCE	MA	800-545-7899	VISA	19.90	F	25	$0.00	Y
GAS & ELECTRIC EMPLOYEES C U	MELROSE	MA	800-THE-LINE	VISA	9.90	F	25	$15.00	N
GFA FEDERAL C U	GARDNER	MA	800-843-5463	VISA	12.50	V	25	$12.00	Y
GFA FEDERAL C U	GARDNER	MA	800-843-5463	VISA	14.50	V	25	$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.90	F	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.40	V	25	$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA GOLD	18.40	V	25	$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.90	F	25	$20.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC GOLD	18.90	F	25	$40.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	VISA PREFERRED	18.40	V	25	$0.00	Y
GLOUCESTER BANK & TRUST COMPANY (14C)	GLOUCESTER	MA	800-545-7899	MC PREFERRED	18.40	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	15.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	15.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	15.90	V	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC GOLD	18.90	F	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA GOLD	18.90	F	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	MC	18.90	F	25	$0.00	Y
GREAT BARRINGTON SAVINGS BANK (14C)	GRT. BARRINGTON	MA	800-545-7899	VISA	18.90	V	25	$0.00	Y
GREATER BOSTON FEDERAL C.U.	BOSTON	MA	800-654-7728	VISA	15.90	F	25	$15.00	Y
GREATER BOSTON FEDERAL C. U.	BOSTON	MA	800-654-7728	MC	12.90	F	25	$25.00	Y

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GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-4PI-CARD	DISCOVER/PVT ISSUE	14.65	V	25	$18.00	Y
GREENWOOD TRUST COMPANY	NEW CASTLE	DE	800-347-2683	DISCOVER	17.65	V	25	$0.00	Y
GREENWOOD TRUST COMPANY*	NEW CASTLE	DE	800-272-2693	BRAVO*	0.00	V	25	$0.00	Y
GREYLOCK C U	PITTSFIELD	MA	800-237-6211	VISA GOLD	12.48	F	25	$15.00	Y
GREYLOCK C U	PITTSFIELD	MA	800-237-6211	VISA CLASSIC	12.48	F	25	$0.00	Y
GREYLOCK C U	PITTSFIELD	MA	800-239-6211	VISA CLASSIC PREF	12.48	F	25	$7.00	Y
HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-656-4328	VISA GOLD	13.50	F	25	$0.00	Y
HANSCOM FEDERAL C U	HANSCOM AFB	MA	800-656-4328	VISA CLASSIC	11.90	F	25	$15.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	MC	12.90	F	25	$0.00	Y
HARVARD UNIVERSITY EMPLOYEES C U	CAMBRIDGE	MA	800-654-7728	VISA GOLD	12.90	F	25	$0.00	Y
HINGHAM FEDERAL C U	HINGHAM	MA	800-843-5463	VISA	13.50	F	25	$0.00	Y
HOLY FAMILY HOSPITAL EMPLOYEES FED C U	METHUEN	MA	800-843-5463	VISA	9.95	F	25	$15.00	N
HOLYOKE MUNICIPAL EMPLOYEE C. U.	HOLYOKE	MA	413-532-700	MC	11.90	F	25	$10.00	N
HOUGHTON MIFFLIN EMPLOYEES FED C U	BURLINGTON	MA	800-843-5463	VISA	12.50	F	25	$0.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	14.90	F	25	$0.00	Y
HP FAMILY FEDERAL C U	ANDOVER	MA	508-659-4716	VISA	10.90	F	25	$15.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	15.40	V	25	$24.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC	17.40	V	25	$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	17.40	V	25	$0.00	Y
HUDSON NATIONAL BANK	HUDSON	MA	508-568-2473	MC GOLD	15.40	V	25	$36.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	15.90	V	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	15.90	V	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	15.90	V	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	15.90	V	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA	18.90	V	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC GOLD	18.90	F	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	VISA GOLD	18.90	F	25	$0.00	Y
HUDSON SAVINGS BANK (14C)	HUDSON	MA	800-635-0581	MC	18.90	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-921-2200	GANDER MOUNTAIN	21.60	F	25	$0.00	Y

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HURLEY STATE BANK	SIOUX FALL	SD	800-329-9713	J. JILL/DM MANAGEMENT	21.96	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-329-9713	CARROLL REED	21.96	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-329-9713	THE VERY THING/DM MGNT.	21.96	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-329-9713	NICOLE SUMMER	21.96	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-764-3290	SKY CHARGE PLUS	18.90	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-776-4272	THE SOURCE CARD	19.46	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-810-3202	CHILDREN'S PLACE	12.60	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-767-1463	INCREDIBLE UNIVERSE	22.55	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-735-7310	PAUL HARRIS	22.60	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-767-1431	COMPUTER CITY	22.55	V	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-767-7516	RADIO SHACK	22.55	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-733-2392	OFFICE MAX CONSUMER	21.60	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-764-3284	ACCENTE'	21.60	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-736-7961	LAURA ASHLEY	19.80	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-995-9610	MEDCASH	19.88	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-634-5452	HOMETOWN	21.00	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-488-7071	AUDREY JONES	19.80	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-735-7310	PAUL HARRIS STARTER	24.00	F	25	$0.00	Y
HURLEY STATE BANK	SIOUX FALL	SD	800-995-9620	BETASERON	12.00	F	25	$0.00	Y
HURLEY STATE BANK /AMER AIRLINES	SIOUX FALL	SD	800-733-2654	AMERICAN AIRLINES	21.60	F	25	$0.00	Y
HURLEY STATE BANK /BURBERRYS	SIOUX FALL	SD	800-843-0291	BURBERRYS	21.60	F	25	$0.00	N
HURLEY STATE BANK /CANADIANS	SIOUX FALL	SD	800-767-5560	CANADIANS	22.80	F	25	$0.00	N
HURLEY STATE BANK /CATHERIN'S INC.	SIOUX FALL	SD	800-736-7101	CATHERINE'S INC.	21.96	F	25	$0.00	Y
HURLEY STATE BANK /GOODYEAR	SIOUX FALL	SD	800-767-1114	GOODYEAR	21.96	F	25	$0.00	Y
HURLEY STATE BANK /HELZBERG	SIOUX FALL	SD	800-767-8035	HELZBERG DIAMONDS	21.60	F	25	$0.00	Y
HURLEY STATE BANK /KELLYSPRINGFIELD	SIOUX FALL	SD	800-995-9646	KELLYSPRINGFIELD	22.80	F	25	$0.00	Y
HURLEY STATE BANK /LECHMERE	SIOUX FALL	SD	800-767-7887	LECHMERE	19.86	F	25	$0.00	Y
HURLEY STATE BANK /UNITED TRAVEL CARD PRO.	SIOUX FALL	SD	800-767-7574	UNITED TRAVEL CARD PRO.	21.60	F	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-810-3207	HOMEPLACE	20.97	V	25	$0.00	Y

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HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-767-9828	JELWELRY 3	21.60	F	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-798-7038	B. MOSS	21.98	V	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-736-7100	PS PLUS	21.96	F	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-767-7516	MCDUFF PURCHASE POWER CARD	22.05	V	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-767-1296	VSS/ADDED DIMENSIONS	21.96	F	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-767-0295	WINSTON FIRE	21.96	F	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-767-9820	FRED MEYER	22.44	V	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-767-6005	JOSEPH SPIESS	21.96	F	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-767-3404	LURIA'S	21.96	F	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-242-4496	FOX'S JELELERS	22.65	V	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-736-7100	FUTURE SHOP	23.40	V	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-999-9658	ASSOCIATE BRANDS	22.80	F	25	$0.00	Y
HURLEY STATE BANK/PS PLUS SIZES	SIOUX FALL	SD	800-767-1309	VSS/THE ANSWER	21.96	F	25	$0.00	Y
HYDE PARK SAVINGS BANK	HYDE PARK	MA	800-426-1114	VISA	13.90	F	25	$25.00	Y
HYDE PARK SAVINGS BANK	HYDE PARK	MA	800-426-1114	VISA GOLD	13.90	F	25	$40.00	Y
HYDE PARK SAVINGS BANK	HYDE PARK	MA	800-426-1114	VISA GOLD	13.90	F	25	$40.00	Y
HYDE PARK SAVINGS BANK	HYDE PARK	MA	800-426-1114	VISA	13.90	F	25	$25.00	Y
IAG FEDERAL C U	RYE	NY	800-431-2754	VISA	14.90	F	25	$0.00	N
IAG FEDERAL C U	RYE	NY	800-431-2754	MC	14.90	F	25	$0.00	N
I-C FEDERAL C U	FITCHBURGE	MA	800-262-1001	VISA	13.90	F	25	$20.00	N
INDUSTRTIAL C U	BOSTON	MA	617-742-1616	VISA SECURED	15.00	V	25	$25.00	Y
INDUSTRTIAL C U	BOSTON	MA	617-742-1616	VISA	7.25	F	25	$0.00	Y
INDUSTRTIAL C U	BOSTON	MA	617-742-1616	VISA	13.25	V	25	$10.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC GOLD	19.90	F	25	$0.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA	19.90	F	25	$0.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	MC	19.90	F	25	$0.00	Y
IPSWICH SAVINGS BANK (14C)	IPSWICH	MA	800-635-0581	VISA GOLD	19.90	F	25	$0.00	Y
JC PENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	18.15	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	21.15	V	30	$0.00	Y

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JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.50	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	17.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	17.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	21.15	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	18.15	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.50	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	18.15	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	18.15	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.45	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	21.50	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	21.50	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC GOLD	16.15	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	16.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	13.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	16.15	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	19.45	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	19.45	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	13.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA GOLD	16.15	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	17.90	F	30	$15.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	16.15	V	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	15.90	F	30	$0.00	Y
JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	VISA	15.90	F	30	$0.00	Y

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JCPENNEY NATIONAL BANK	HARRINGTON	DE	800-247-4714	MC	17.90	F	30	$15.00	Y
KEY FEDERAL SAVINGS BANK	HARVE DE GRACE	MD	617-256-7080	VISA	19.50	F	31	$35.00	Y
LAWRENCE FIREFIGHTERS FEDERAL C U	LAWRENCE	MA	800-843-5463	VISA	12.90	F	25	$0.00	Y
LEOMINSTER C. U.	LEOMINSTER	MA	508-537-8021	VISA	14.75	V	25	$20.00	Y
LEOMINSTER C. U.	LEOMINSTER	MA	508-537-8021	CREDIT BUILD VISA	18.00	V	25	$20.00	Y
LEOMINSTER C. U.	LEOMINSTER	MA	508-537-8021	VISA	14.75	V	25	$20.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	VISA	15.40	V	25	$0.00	Y
LEXINGTON SAVINGS BANK (14H)	LEXINGTON	MA	800-955-9900	MC	15.40	V	25	$0.00	Y
LOUISE E. MILLS CU	MERRIMAC	MA	800-THE-LINE	MC	11.50	F	25	$15.00	Y
LUSO AMERICAN C U	PEABODY	MA	508-531-5767	VISA	11.00	F	25	$0.00	Y
LYNN POSTAL DISTRICT EMPLOYEES C U	LYNN	MA	800-654-7728	VISA	13.90	F	28	$0.00	Y
MALDEN TEACHERS CU	MALDEN	MA	800-THE-LINE	VISA	9.90	F	25	$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	MC GOLD	18.65	V	25	$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	VISA	18.65	V	25	$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	MC	18.65	V	25	$0.00	Y
MARLBOROUGH SAVINGS BANK	MARLBOROUGH	MA	800-635-0581	VISA GOLD	18.65	V	25	$0.00	Y
MARTHA'S VINEYARD CO-OP BANK	VINEYARD HAVEN	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MARTHA'S VINEYARD CO-OP BANK	VINEYARD HAVEN	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OP BANK	VINEYARD HAVEN	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MARTHA'S VINEYARD CO-OP BANK	VINEYARD HAVEN	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MASS MUTUAL EMPLOYEES	SPRINGFIELD	MA	800-556-5678	VISA CLASSIC	12.75	F	25	$0.00	Y
MASS MUTUAL EMPLOYEES	SPRINGFIELD	MA	800-556-5678	VISA GOLD	10.75	F	25	$0.00	Y
MASS STATE EMPLOYEES C U	BOSTON	MA	800-654-7728	MC	11.99	F	25	$15.00	Y
MASSACHUSETTS FEDERAL C. U.	BRAINTREE	MA	617-843-5626	VISA SECURED	11.95	F	25	$0.00	N
MASSACHUSETTS FEDERAL C. U.	BRAINTREE	MA	617-843-5626	VISA	15.90	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	18.65	V	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	18.65	V	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	18.65	V	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	18.65	V	25	$0.00	Y

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MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC GOLD	19.90	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA GOLD	19.90	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	MC PREFERRED	19.90	F	25	$0.00	Y
MEDFORD SAVINGS BANK (14C)	MEDFORD	MA	800-635-0581	VISA PREFERRED	19.90	F	25	$0.00	Y
MEDICAL AREA FEDERAL C U	BOSTON	MA	617-732-4185	VISA	11.99	F	25	$0.00	Y
MEDWAY SAVINGS BANK(14C)	MEDWAY	MA	800-545-7899	VISA	19.90	F	25	$0.00	Y
MEDWAY SAVINGS BANK(14C)	MEDWAY	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
MEDWAY SAVINGS BANK(14C)	MEDWAY	MA	800-545-7899	VISA GOLD	18.65	V	25	$0.00	Y
MEDWAY SAVINGS BANK(14C)	MEDWAY	MA	800-545-7899	VISA	18.65	V	25	$0.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	MC CLASSIC	11.50	V	25	$15.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	VISA CLASSIC	11.50	V	25	$15.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	VISA GOLD	11.50	V	25	$25.00	Y
MERCANTILE BANK & TRUST CO.	BOSTON	MA	617-247-2800	MC GOLD	11.50	V	25	$25.00	Y
MERRIMACK VALLEY FEDERAL C. U.	N. ANDOVER	MA	800-356-0067	VISA CLASSIC	11.90	F	25	$0.00	Y
METHUEN MUNICIPAL EMPLOYEES C U	METHUEN	MA	800-843-5463	VISA	9.90	F	25	$0.00	N
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA SECURED	12.90	V	25	$30.00	Y
METROPOLITAN C U	CHELSEA	MA	617-884-7200	VISA	12.90	V	25	$15.00	Y
MFC FEDERAL C. U.	TURNERS FALLS	MA	800-843-5453	VISA	11.90	F	25	$15.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	15.90	V	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	15.90	V	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	15.90	V	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	18.90	F	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA GOLD	18.90	F	25	$40.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	VISA	18.90	F	25	$20.00	Y
MILFORD FED. SAVINGS & LOAN ASSOC. (14C)	MILFORD	MA	800-635-0581	MC GOLD	15.90	V	25	$40.00	Y
MILLBURY FEDERAL C U	MILLBURY	MA	800-654-7600	MC	11.90	F	25	$20.00	Y
MILLBURY FEDERAL C U	MILLBURY	MA	800-654-7728	VISA	11.90	F	25	$20.00	Y
MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	$15.00	Y

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MILLBURY NATIONAL BANK (4)	MILLBURY	MA	800-423-7503	VISA	14.16	F	25	$15.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC	13.15	V	25	$15.00	Y
MITRE C U	BEDFORD	MA	617-271-8680	MC GOLD	12.65	V	25	$25.00	Y
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA CLASSIC	12.00	F	25	$0.00	N
MONSANTO EMPLOYEES C U	SPRINGFIELD	MA	800-654-7728	VISA GOLD	12.00	F	25	$0.00	N
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	18.90	F	25	$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	12.90	V	25	$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA GOLD	18.90	F	25	$0.00	Y
MUTUAL FED SVGS BANK/PLYMOUTH CTY (14C)	WHITMAN	MA	800-441-9977	VISA	12.90	V	25	$0.00	Y
M.I.T. EMPLOYEES FEDERAL C. U.	CAMBRIDGE	MA	800-THE-LINE	VISA	12.65	V	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	18.65	V	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA	19.96	F	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	19.96	F	25	$0.00	Y
N EASTON SAVINGS BANK (14C)	MANSFIELD	MA	800-545-7899	VISA GOLD	18.65	V	25	$0.00	Y
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	MC	14.50	F	25	$20.00	N
NATICK FEDERAL SAVINGS BANK	NATICK	MA	508-653-2340	VISA	14.50	F	25	$20.00	N
NATICK METROWEST C U	NATICK	MA	800-THE-LINE	MC	8.90	F	25	$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA CLASSIC	12.00	V	25	$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	MC BASIC	12.00	V	25	$0.00	Y
NATIONAL BANK OF FAIRHAVEN	FAIRHAVEN	MA	508-999-5681	VISA GOLD	12.00	V	25	$0.00	Y
NATIONAL GRAND BANK	MARBLEHEAD	MA	617-631-6000	MC	16.50	F	25	$0.00	Y
NESC FEDERAL C U	BOSTON	MA	800-843-5463	VISA	12.50	F	25	$15.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	VISA	9.90	F	25	$0.00	Y
NORTHERN MASS TELEPHONE WORKERS C U	LOWELL	MA	800-654-7728	MC	9.90	F	25	$0.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.15	V	25	$40.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.15	V	25	$40.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	VISA	17.75	V	25	$20.00	Y
NORWEST/BANK OF BRAINTREE (THE)	WEST DES MOINES	IA	800-247-8101	MC	17.75	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.15	V	25	$40.00	Y

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NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.15	V	25	$40.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	MC	17.75	V	25	$20.00	Y
NORWEST/GREENFIELD CO-OPERATIVE BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.75	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.15	V	25	$40.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	VISA	17.75	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC	17.75	V	25	$20.00	Y
NORWEST/LUZO COMMUNITY BANK	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.15	V	25	$40.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC	17.75	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA	17.75	V	25	$20.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.15	V	25	$40.00	Y
NORWEST/SANDWICH COOPERATIVE BANK (THE)	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.15	V	25	$40.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC	17.75	V	25	$20.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA GOLD	16.15	V	25	$40.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	MC GOLD	16.15	V	25	$40.00	Y
NORWEST/SHAWMUT BANK, N.A.	WEST DES MOINES	IA	800-247-8101	VISA	17.75	V	25	$20.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	VISA GOLD	18.90	V	25	$40.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	VISA PREFERRED	18.90	V	25	$20.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	MC PREFERRED	18.90	V	25	$20.00	Y
NORWOOD COOP BANK	NORWOOD	MA	800-545-7899	MC GOLD	18.90	V	25	$40.00	Y
N. E. TEAMSTERS FED C. U.	ARLINGTON	MA	617-641-6700	VISA	13.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL AMER MKTG	17.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD ELMHURST COL	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	14.40	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NAQAP	15.60	F	25	$20.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC STUDENT	17.90	V	25	$10.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD IMAGESOFT	14.50	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD NSTP	14.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD STANDARD	15.40	V	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER STANDARD	14.40	V	25	$0.00	Y

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OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD AAA	15.60	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SILVER MOWW1	15.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC GOLD VEG. TIMES	13.80	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL NAT FNRL DIR	16.90	F	25	$0.00	Y
OAK BROOK BANK	OAK BROOK	IL	800-666-1011	MC SIL NAT FNRL DIR	16.90	F	25	$0.00	Y
OCEAN SPRAY EMPLOYEES FEDERAL C U	LAKEVILLE	MA	508-946-7412	VISA	10.90	F	25	$10.00	Y
PACIFIC NATIONAL BANK OF NANTUCKET	NANTUCKET	MA	800-944-2726	VISA	16.90	F	25	$20.00	Y
PIER 1 IMPOORTS (USA) INC.	FORT WORTH	TX	800-767-3662	PIER 1 IMPORTS	18.00	V	25	$0.00	Y
PIER 1 IMPORTS (USA) INC.	FORTWORTH	TX	800-767-3662	PIER 1 IMPORTS	18.00	V	25	$0.00	N
PLAN C U	BOSTON	MA	800-654-7728	MC	14.40	F	30	$0.00	Y
PLYMOUTH CITY TEACHERS FED C U	W. WAREHAM	MA	800-843-5463	VISA	12.50	F	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC PREFERRED	18.90	F	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC GOLD	18.90	F	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC GOLD	17.65	V	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA GOLD	18.90	F	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA PREFERRED	17.65	V	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA PREFERRED	18.90	F	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	VISA GOLD	17.65	V	25	$0.00	Y
PLYMOUTH SAVINGS BANK (14C)	MIDDLEBORO	MA	800-635-0581	MC PREFERRED	17.65	V	25	$0.00	Y
QUINCY MUNICIPAL C U	QUINCY	MA	800-654-7728	MC	10.90	V	30	$0.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA PREFERRED	18.65	V	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC GOLD	18.65	V	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA PREFERRED	19.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA GOLD	18.65	V	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC PREFFERRED	19.90	F	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC PREFERRED	18.65	V	25	$20.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	MC GOLD	19.90	F	25	$40.00	Y
RANDOLPH SAVINGS BANK (14C)	RANDOLPH	MA	800-545-7899	VISA GOLD	19.90	F	25	$40.00	Y
RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-654-7728	VISA	12.60	F	25	$10.00	Y

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RAYTHEON EMPLOYEES C U	WALTHAM	MA	800-654-7728	MC	12.60	F	25	$10.00	Y
ROCKLAND FEDERAL C. U	ROCKLAND	MA	617-878-0232	VISA	13.90	F	25	$9.00	Y
ROCKLAND FEDERAL C. U	ROCKLAND	MA	617-878-0232	VISA	12.75	V	25	$0.00	Y
ROCKPORT NATIONAL BANK	ROCKPORT	MA	508-546-3411	MC	18.00	F	25	$0.00	N
ROMM & COMPANY INC.	BROCKTON	MA	508-587-2533	ROMM & CO.	18.00	F	25	$0.00	N
S & W FEDERAL C. U.	BOSTON	MA	;800-843-5463	VISA	11.90	F	30	$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA GOLD	18.90	V	25	$0.00	Y
SAFETY FUND NATIONAL BANK (14C)	FITCHBURG	MA	508-343-6400	VISA	18.90	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC PREFERRED	19.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	VISA PREFERRED	19.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	VISA GOLD	19.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC PREFERRED	19.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC GOLD	19.90	F	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	VISA PREFERRED	16.65	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC GOLD	16.65	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	MC PREFERRED	16.65	V	25	$0.00	Y
SALEM FIVE CENTS SAVINGS BANK (14E)	SALEM	MA	800-847-7378	VISA GOLD	16.65	V	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	19.90	F	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	MC GOLD	18.65	V	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	18.65	V	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA	19.90	F	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	MC GOLD	19.90	F	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	VISA GOLD	18.65	V	25	$0.00	Y
SAUGUS CO-OPPERATIVE BANK	SAUGUS	MA	800-545-7899	MC	18.65	V	25	$0.00	Y
SAUGUS FEDERAL C U	SAUGUS	MA	800-843-5463	MC	10.50	F	25	$12.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	VISA	17.80	V	25	$20.00	Y
SAVINGS BANK (THE) (14H)	WAKEFIELD	MA	800-833-3012	MC GOLD	17.80	V	25	$20.00	Y
SEARS ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8673	SEARS	21.00	F	30	$0.00	Y

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SEARS ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8673	SEARS HOME IMP.	21.00	F	30	$0.00	Y
SEARS ROEBUCK & COMPANY	HOFFMAN ESTATES	IL	800-669-8673	SEARS PLUS	18.00	F	30	$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA	13.90	F	25	$0.00	Y
SERVICE FEDERAL C U	PORTSMOUTH	NH	603-436-7254	VISA SECURED	10.90	F	25	$0.00	Y
SHARON C U	SHARON	MA	800-654-7728	VISA	9.90	F	25	$15.00	Y
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC GOLD	16.92	F	25	$25.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	MC	16.92	F	25	$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA	16.92	F	25	$15.00	N
SLADES FERRY TRUST COMPANY	SOMERSET	MA	508-675-2121	VISA GOLD	16.92	F	25	$25.00	N
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC	12.90	F	25	$0.00	Y
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC GOLD PREMIUM	12.90	F	25	$30.00	Y
SOUTHBRIDGE C U	SOUTHBRIDGE	MA	800-654-7728	MC GOLD	12.90	F	25	$15.00	Y
SOUTHERN MA PHONE WORKERS C U	FAIRHAVEN	MA	508-994-9971	MC	13.90	F	25	$0.00	Y
STONEHAM MUNICIPAL EMPLOYEES C U	STONEHAM	MA	800-THE-LINE	VISA	9.00	V	25	$0.00	N
ST. ANTHONY-NEW BEDFROD FED C. U.	NEW BEDFORD	MA	508-9965492	VISA	12.00	F	25	$0.00	N
ST. JEAN'S C U	LYNN	MA	617-592-5420	MC	10.50	F	25	$10.00	Y
ST. JEAN'S C U	LYNN	MA	617-592-5420	VISA	10.50	F	25	$10.00	Y
ST. MICHAELS-FALL RIVER C U	FALL RIVER	MA	800-843-5463	VISA	10.75	F	25	$0.00	N
SUN COMPANY INC. (R & M)	TULSA	OK	800-278-6626	SUNOCO BLUE REG.	18.00	F	25	$0.00	N
SUN COMPANY INC. (R & M)	TULSA	OK	800-278-6626	SUNOCO BLUE PRESTIGE	18.00	F	25	$25.00	N
T I FEDERAL C U	ATTLEBORO	MA	800-325-8428	VISA	11.90	F	25	$0.00	Y
TAUNTON FEDERAL C. U.	TAUNTON	MA	800-843-5463	VISA	12.99	F	25	$0.00	Y
TELEPHONE WORKERS' C U	BOSTON	MA	617-439-6500	VISA	9.50	F	25	$0.00	N
TEWKSBURY MUCICIPAL EMPL C. U	TEWKSBURY	MA	800-843-5463	MC	10.90	F	25	$15.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CL CONS EDGE	14.65	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONSUMERS EDGE HORISONS	20.05	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	TOYS "R"US VISA	18.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE	15.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	CNTYRWIDE GLD DL RTE	15.65	V	25	$0.00	Y

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THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA CONS EDGE 25	17.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA GOLD CONS EDGE	15.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA GOLD CONS EDGE	13.75	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONSUMERS EDGE CASHBACK	16.65	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONS EDGE GRACE	16.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA AMER EQUINE	16.15	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC UNION PRIV. CORP. V	17.65	V	25	$25.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC UNION PRIVILEDGE	13.75	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-442-3142	STOP & SHOP MC	17.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLD CONS EDGE	13.75	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	VISA CL. CONS EDGE	14.65	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC GOLFERS CLASSIC	14.15	V	0	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC CONS EDGE 25	17.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	CNTRYWIDE STAN DUALRATE	17.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	TOYS"R"US VISA GOLD	18.65	V	25	$0.00	Y
THE BANK OF NEW YORK/DELAWARE	NEWARK	DE	800-942-1977	MC TENNIS ADVANTAGE	14.15	V	0	$0.00	Y
UMASS/5 COLLEGE FEDERAL C U	AMHERST	MA	800-634-0612	VISA	11.90	F	25	$0.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	17.90	F	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	17.90	F	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	17.90	F	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC GOLD	15.90	V	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA	15.90	V	25	$20.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	VISA GOLD	15.90	V	25	$40.00	Y
UNIBANK FOR SAVINGS (14C)	WHITINSVILLE	MA	800-545-7899	MC	17.90	F	25	$20.00	Y
UNIFIED FEDERAL C U	PEABODY	MA	508-535-6991	VISA	11.50	F	25	$15.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	908-937-4600	VISA SECURED	17.50	F	0	$30.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	V	0	$30.00	Y
UNITED NATIONAL BANK	SOMERSET	NJ	908-937-4600	MC SECURED	17.50	V	0	$30.00	Y

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UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC GOLD	12.90	F	25	$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA GOLD	12.90	F	25	$25.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	MC	12.90	F	25	$0.00	Y
UNITED SAVINGS BANK	GREENFIELD	MA	413-774-3713	VISA	12.90	F	25	$0.00	Y
USAAFEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	MC GOLD	12.50	V	25	$0.00	N
USAAFEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	VISA GOLD	12.50	V	25	$0.00	N
USAAFEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	MC	12.50	V	25	$0.00	N
USAAFEDERAL SAVINGS BANK	TULSA	OK	800-922-9092	VISA	12.50	V	25	$0.00	N
WEBSTER FEDERAL C U	WEBSTER	MA	508-943-1433	VISA GOLD	13.90	V	25	$15.00	Y
WEBSTER FEDERAL C U	WEBSTER	MA	508-943-1433	MC CLASSIC	13.90	V	25	$15.00	Y
WEBSTER FEDERAL C U	WEBSTER	MA	508-943-1433	VISA CLASSIC	13.90	V	25	$15.00	Y
WEBSTERFEDERAL C U	WEBSTER	MA	508-943-1433	MC GOLD	13.90	V	25	$15.00	Y
WEMELOCO C U	W SPRINGFIELD	MA	800-654-7728	MC	10.60	F	25	$0.00	Y
WEST SPRINGFIELD MUN. EMPL C U	WEST SPRINGFIELD	MA	800-843-5463	VISA	11.90	V	25	$0.00	Y
WESTERN MA PHONE WORKERS C U	SPRINGFIELD	MA	817-571-2200	VISA	9.90	V	25	$0.00	Y
WESTPORT FEDERAL C U	WESTPORT	MA	800-843-5462	VISA	11.99	F	25	$15.00	N
W-G C U	WORCESTER	MA	800-843-5463	MC	12.50	F	25	$15.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	VISA	16.50	F	25	$20.00	Y
WINTER HILL FEDERAL SAVINGS BANK	SOMERVILLE	MA	800-876-9119	MC	16.50	F	25	$20.00	Y
WINTHROP C U	WINTHROP	MA	800-THE-LINE	VISA	13.90	F	25	$0.00	Y
WOBURN MUNICIPAL EMPLOYEES C U	WOBURN	MA	617-933-2600	VISA	12.95	F	25	$0.00	Y
WORCESTER CENTRAL FEDERAL C U	SHREWSBURY	MA	800-527-1017	VISA	12.50	F	25	$0.00	Y
WORKERS' C U	FITCHBURG	MA	508-345-1021	VISA CLASSIC	12.90	F	25	$0.00	Y
WORKERS' C U	FITCHBURG	MA	508-345-1021	VISA GOLD	12.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC GOLD	18.65	V	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA PREFERRED	19.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA GOLD	18.65	V	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC PREFFERRED	19.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA PREFERRED	18.65	V	25	$0.00	Y

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WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC GOLD	19.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	VISA GOLD	19.90	F	25	$0.00	Y
WORONOCO SAVINGS BANK	WESTFIELD	MA	800-545-7899	MC PREFERRED	18.65	V	25	$0.00	Y
ZALEDELAWAREINCE	IRVING	TX	813-539-6560	ZALE	18.00	F	30	$0.00	N
ZALEDELAWAREINCE	IRVING	TX	813-539-6560	GORDON'S	18.00	F	25	$0.00	N

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ACME
BOOKBINDING CO., INC.

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